

EIC 3600

Dialog Search

Set	Items	Description
S1	0	AU=(SHAD, H? OR SHAD H?)
? show files		
File 344:	Chinese Patents Abs Aug 1985-2004/May	(c) 2004 European Patent Office
File 347:	JAPIO Nov 1976-2005/Jan(Updated 050506)	(c) 2005 JPO & JAPIO
File 350:	Derwent WPIX 1963-2005/UD,UM &UP=200529	(c) 2005 Thomson Derwent
File 348:	EUROPEAN PATENTS 1978-2005/May W01	(c) 2005 European Patent Office
File 349:	PCT FULLTEXT 1979-2005/UB=20050505,UT=20050428	(c) 2005 WIPO/Univentio

JMB

Date: 11-May-05

Set	Items	Description
S1	0	AU=(SHAD, H? OR SHAD H?)
? show files		
File	2:INSPEC	1969-2005/Apr W4 (c) 2005 Institution of Electrical Engineers
File	35:Dissertation Abs Online	1861-2005/Apr (c) 2005 ProQuest Info&Learning
File	65:Inside Conferences	1993-2005/May W2 (c) 2005 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs	1983-2005/Apr (c) 2005 The HW Wilson Co.
File	474:New York Times Abs	1969-2005/May 10 (c) 2005 The New York Times
File	475:Wall Street Journal Abs	1973-2005/May 10 (c) 2005 The New York Times
File	583:Gale Group Globalbase(TM)	1986-2002/Dec 13 (c) 2002 The Gale Group
File	15:ABI/Inform(R)	1971-2005/May 10 (c) 2005 ProQuest Info&Learning
File	20:Dialog Global Reporter	1997-2005/May 11 (c) 2005 The Dialog Corp.
File	610:Business Wire	1999-2005/May 11 (c) 2005 Business Wire.
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	476:Financial Times Fulltext	1982-2005/May 11 (c) 2005 Financial Times Ltd
File	613:PR Newswire	1999-2005/May 11 (c) 2005 PR Newswire Association Inc
File	813:PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File	634:San Jose Mercury	Jun 1985-2005/May 10 (c) 2005 San Jose Mercury News
File	624:McGraw-Hill Publications	1985-2005/May 10 (c) 2005 McGraw-Hill Co. Inc
File	9:Business & Industry(R)	Jul/1994-2005/May 10 (c) 2005 The Gale Group
File	275:Gale Group Computer DB(TM)	1983-2005/May 11 (c) 2005 The Gale Group
File	621:Gale Group New Prod. Annou.(R)	1985-2005/May 11 (c) 2005 The Gale Group
File	636:Gale Group Newsletter DB(TM)	1987-2005/May 11 (c) 2005 The Gale Group
File	16:Gale Group PROMT(R)	1990-2005/May 10 (c) 2005 The Gale Group
File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group
File	148:Gale Group Trade & Industry DB	1976-2005/May 11 (c) 2005 The Gale Group
File	256:TechInfoSource	82-2005/Mar (c) 2005 Info.Sources Inc
File	3:INSPEC	1969-1982 (c) 1993 Institution of Electrical Engineers
File	4:INSPEC	1983-2005/May W1 (c) 2005 Institution of Electrical Engineers
File	94:JICST-EPlus	1985-2005/Mar W3 (c) 2005 Japan Science and Tech Corp(JST)

File 169:Insurance Periodicals 1984-1999/Nov 15
(c) 1999 NILS Publishing Co.
File 239:Mathsci 1940-2005/Jun
(c) 2005 American Mathematical Society
File 267:Finance & Banking Newsletters 2005/May 10
(c) 2005 The Dialog Corp.
File 268:Banking Info Source 1981-2005/May W1
(c) 2005 ProQuest Info&Learning
File 553:Wilson Bus. Abs. FullText 1982-2004/Dec
(c) 2005 The HW Wilson Co
File 625:American Banker Publications 1981-2005/May 11
(c) 2005 American Banker
File 626:Bond Buyer Full Text 1981-2005/May 11
(c) 2005 Bond Buyer
File 647:CMP Computer Fulltext 1988-2005/Apr W4
(c) 2005 CMP Media, LLC

Set	Items	Description
S1	2	AU=(HEDY, S? OR HEDY S?)
S2	2	RD (unique items)
? show files		
File 344:	Chinese Patents Abs Aug 1985-2004/May	
	(c) 2004 European Patent Office	
File 347:	JAPIO Nov 1976-2005/Jan(Updated 050506)	
	(c) 2005 JPO & JAPIO	
File 350:	Derwent WPIX 1963-2005/UD,UM &UP=200529	
	(c) 2005 Thomson Derwent	
File 348:	EUROPEAN PATENTS 1978-2005/May W01	
	(c) 2005 European Patent Office	
File 349:	PCT FULLTEXT 1979-2005/UB=20050505,UT=20050428	
	(c) 2005 WIPO/Univentio	
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	(c) 2005 Institution of Electrical Engineers	
File 35:	Dissertation Abs Online 1861-2005/Apr	
	(c) 2005 ProQuest Info&Learning	
File 65:	Inside Conferences 1993-2005/May W2	
	(c) 2005 BLDSC all rts. reserv.	
File 99:	Wilson Appl. Sci & Tech Abs 1983-2005/Apr	
	(c) 2005 The HW Wilson Co.	
File 474:	New York Times Abs 1969-2005/May 10	
	(c) 2005 The New York Times	
File 475:	Wall Street Journal Abs 1973-2005/May 10	
	(c) 2005 The New York Times	
File 583:	Gale Group Globalbase(TM) 1986-2002/Dec 13	
	(c) 2002 The Gale Group	
File 15:	ABI/Inform(R) 1971-2005/May 10	
	(c) 2005 ProQuest Info&Learning	
File 20:	Dialog Global Reporter 1997-2005/May 11	
	(c) 2005 The Dialog Corp.	
File 610:	Business Wire 1999-2005/May 11	
	(c) 2005 Business Wire.	
File 810:	Business Wire 1986-1999/Feb 28	
	(c) 1999 Business Wire	
File 476:	Financial Times Fulltext 1982-2005/May 11	
	(c) 2005 Financial Times Ltd	
File 613:	PR Newswire 1999-2005/May 11	
	(c) 2005 PR Newswire Association Inc	
File 813:	PR Newswire 1987-1999/Apr 30	
	(c) 1999 PR Newswire Association Inc	
File 634:	San Jose Mercury Jun 1985-2005/May 10	
	(c) 2005 San Jose Mercury News	
File 624:	McGraw-Hill Publications 1985-2005/May 11	
	(c) 2005 McGraw-Hill Co. Inc	
File 9:	Business & Industry(R) Jul/1994-2005/May 10	
	(c) 2005 The Gale Group	
File 275:	Gale Group Computer DB(TM) 1983-2005/May 11	
	(c) 2005 The Gale Group	
File 621:	Gale Group New Prod.Annou.(R) 1985-2005/May 11	
	(c) 2005 The Gale Group	
File 636:	Gale Group Newsletter DB(TM) 1987-2005/May 11	
	(c) 2005 The Gale Group	
File 16:	Gale Group PROMT(R) 1990-2005/May 10	
	(c) 2005 The Gale Group	
File 160:	Gale Group PROMT(R) 1972-1989	
	(c) 1999 The Gale Group	
File 148:	Gale Group Trade & Industry DB 1976-2005/May 11	
	(c) 2005 The Gale Group	

File 256:TecInfoSource 82-2005/Mar
(c) 2005 Info.Sources Inc
File 3:INSPEC 1969-1982
(c) 1993 Institution of Electrical Engineers
File 4:INSPEC 1983-2005/May W1
(c) 2005 Institution of Electrical Engineers
File 94:JICST-EPlus 1985-2005/Mar W3
(c)2005 Japan Science and Tech Corp(JST)
File 169:Insurance Periodicals 1984-1999/Nov 15
(c) 1999 NILS Publishing Co.
File 239:Mathsci 1940-2005/Jun
(c) 2005 American Mathematical Society
File 267:Finance & Banking Newsletters 2005/May 10
(c) 2005 The Dialog Corp.
File 268:Banking Info Source 1981-2005/May W1
(c) 2005 ProQuest Info&Learning
File 553:Wilson Bus. Abs. FullText 1982-2004/Dec
(c) 2005 The HW Wilson Co
File 625:American Banker Publications 1981-2005/May 11
(c) 2005 American Banker
File 626:Bond Buyer Full Text 1981-2005/May 11
(c) 2005 Bond Buyer
File 647:CMP Computer Fulltext 1988-2005/Apr W4
(c) 2005 CMP Media, LLC

2/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

016394203 **Image available**
WPI Acc No: 2004-552112/200453
Related WPI Acc No: 2003-418521
XRPX Acc No: N04-436783

Computerized information management system for requesting credit inquiry,
has web server software executing application to direct and control
formatting and transmitting of inquiry and response between client
terminal and bureau

Patent Assignee: HEDY S. (HEDY-I)

Inventor: HEDY S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040133521	A1	20040708	US 99420885	A	19991019	200453 B
			US 2003704289	A	20031107	

Priority Applications (No Type Date): US 2003704289 A 20031107; US 99420885
A 19991019

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20040133521	A1	34	G06F-017/60	CIP of application US 99420885

Abstract (Basic): US 20040133521 A1

NOVELTY - The system has a client terminal with a web browser for entering and displaying a credit bureau inquiry and a response in a web-browser-supported format, and use the Internet as a communication link (11). Computer hardware runs web server software (2) and executes a web application to direct and control the formatting and transmitting of inquiry and response between the client terminal and the credit bureau.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a method of transmitting a credit bureau inquiry and a credit bureau response between a client and a credit bureau.

USE - Used for sending, retrieving, and delivering credit information via Internet.

ADVANTAGE - The system provides a standard interface that is transparent to the clients, thereby avoiding the clients to interpret inquiry responses in various formats from different credit bureaus or enter data in various formats on different computer screens. The computerized system fully automates the process for electronically inquiring, delivering, and reporting credit information using a standard web browser and the Internet. The system provides the responses to the credit inquiries to the users in an easily understandable format in shorter periods of time than is possible using current credit inquiry techniques.

DESCRIPTION OF DRAWING(S) - DESCRIPTION OF DRAWING - The drawing shows a block representation of a system for client to make credit inquiry and credit bureau to deliver credit inquiry response to the client.

Web server software (2)
Internet (4)
Clients (6)
Credit bureaus (8)
communication link (11)
pp; 34 DwgNo 1/13

Title Terms: COMPUTER; INFORMATION; MANAGEMENT; SYSTEM; REQUEST; CREDIT;
ENQUIRY; WEB; SERVE; SOFTWARE; EXECUTE; APPLY; DIRECT; CONTROL; FORMAT;
TRANSMIT; ENQUIRY; RESPOND; CLIENT; TERMINAL; BUREAU
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

2/5/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

015357583 **Image available**
WPI Acc No: 2003-418521/200339
Related WPI Acc No: 2004-552112
XRPX Acc No: N03-333918

**Credit inquiry and credit bureau response transmission system for
business application, displays credit bureau response on client terminal
in HTML format**

Patent Assignee: US GOVERNMENT (USGO)

Inventor: HEDY S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030041031	A1	20030227	US 99420885	A	19991019	200339 B

Priority Applications (No Type Date): US 99420885 A 19991019

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030041031	A1		25	G06F-017/60	

Abstract (Basic): US 20030041031 A1

NOVELTY - A CPU (2) is connected to several clients (6) through an internet (4) and to a credit bureau (8) through a dedicated line (10). The CPU executes a common gateway interface application program for controlling the transmission and reception of credit inquiry and credit bureau response between client and credit bureau after which credit bureau response is displayed on the client in HTML format.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for credit inquiry and credit bureau response transmission method.

USE - For transmitting credit information between client and credit bureau for business application.

ADVANTAGE - Provides secure transmission of credit information between client and credit bureaus. The credit information is provided to client in HTML format which can be easily read.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of credit inquiry and credit bureau response transmission system.

CPU (2)
internet (4)
clients (6)
credit bureau (8)
dedicated line (10)
pp; 25 DwgNo 1/13

Title Terms: CREDIT; ENQUIRY; CREDIT; BUREAU; RESPOND; TRANSMISSION; SYSTEM
; BUSINESS; APPLY; DISPLAY; CREDIT; BUREAU; RESPOND; CLIENT; TERMINAL;
FORMAT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

Set	Items	Description
S1	870	CREDIT(W) (REPORT? OR HISTOR? OR SCORE? OR INQUIR? OR WORTH- INESS OR INFORMATION)
S2	3561951	TRANSFER? OR DOWNLOAD? OR UPLOAD? OR (DOWN OR UP) ()LOAD? OR SEND? OR TRANSMIT? OR RETURN OR RECEIV?
S3	30609	HTML OR HYPERTEXT OR HYPER()TEXT OR XHTML OR (MARKUP OR MA- RK()UP OR FORMATTING OR MACHINE) (1W)LANGUAGE? OR SGML OR XML - OR RDF OR VRML OR SVG OR XBRL OR TAGS OR (BUILT OR FILL OR IN- PUT OR TEXT) (1W) (FORM? OR FIELD? OR BOX OR BOXES)
S4	6	S1 AND S3

? show files

File 344:Chinese Patents Abs Aug 1985-2004/May

(c) 2004 European Patent Office

File 347:JAPIO Nov 1976-2005/Jan(Updated 050506)

(c) 2005 JPO & JAPIO

File 350:Derwent WPIX 1963-2005/UD,UM &UP=200529

(c) 2005 Thomson Derwent

4/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

07591296 **Image available**
CLIENT AUTHENTICATING METHOD

PUB. NO.: 2003-085140 [JP 2003085140 A]
PUBLISHED: March 20, 2003 (20030320)
INVENTOR(s): ONO TOSHIO
APPLICANT(s): YOKOGAWA ELECTRIC CORP
APPL. NO.: 2001-277920 [JP 2001277920]
FILED: September 13, 2001 (20010913)
INTL CLASS: G06F-015/00; H04L-009/32

ABSTRACT

PROBLEM TO BE SOLVED: To provide a client authenticating method by **HTML** taking into consideration security, causing no dependence on hardware of a client, having no influence on mounting of the client, and reducing a mounting cost for a Web server using an HTTP as a data transfer means.

SOLUTION: This client authenticating method authenticates the client in an environment using resources of the server from the client side via a network. The server makes unique authenticating ID for a using request of the client, and sends back the ID to the client. The client receiving the authenticating ID transmits the received authenticating ID and one's own **credit inquiring** information to the server, and the server authenticates coincidence of the authenticating ID transmitted from the client and the unique authenticating ID made by oneself.

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4/5/2 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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016609421 **Image available**
WPI Acc No: 2004-768155/200476
XRPX Acc No: N04-606069

Computer system for providing credit information , has XML transformation module which retrieves XSL document for transforming XML ' document into requester domain

Patent Assignee: SAP AG (SAPS-N); DOERNER R (DOER-I); KIWON A (KIWO-I); ZADRO R (ZADR-I)

Inventor: DOERNER R; KIWON A; ZADRO R

Number of Countries: 109 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1471450	A1	20041027	EP 20039230	A	20030423	200476 B
WO 200495324	A2	20041104	WO 2004EP1159	A	20040209	200476
US 20050015334	A1	20050120	US 2004830300	A	20040423	200507

Priority Applications (No Type Date): EP 20039230 A 20030423

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1471450 A1 E 13 G06F-017/60

Designated States (Regional): AL AT BE BG CH CY CZ DE DK EE ES FI FR GB

GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR
 WO 200495324 A2 E G06F-017/60
 Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ
 CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID
 IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
 NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ
 UA UG US UZ VC VN YU ZA ZM ZW
 Designated States (Regional): AT BE BG BW CH CY CZ DE DK EA EE ES FI FR
 GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR
 TZ UG ZM ZW
 US 20050015334 A1 G06F-017/60

Abstract (Basic): EP 1471450 A1

NOVELTY - A **XML** transformation module (108) converts **XML** query document (106) into **XML** ' document (130) using provider specific extensible style sheet language (XSL) document. The computer (100) receives the **XML** ' document (132) with **credit information** from provider with respect to the document (130). The module retrieves XSL document for transforming the document (132) into requester domain.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) **credit information** providing method;
- (2) computer program product for providing **credit information**.

USE - For providing **credit information** during on-line business transaction.

ADVANTAGE - User does not need to be aware of different proprietary formats which are supported by the providers.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the computer system.

computer (100)

XML query document (106)

XML transformation module (108)

XML ' document (130,132)

pp; 13 DwgNo 1/4

Title Terms: COMPUTER; SYSTEM; CREDIT; INFORMATION; TRANSFORM; MODULE; RETRIEVAL; DOCUMENT; TRANSFORM; DOCUMENT; DOMAIN

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

4/5/3 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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016346313 **Image available**

WPI Acc No: 2004-504381/200448

Method for confirming credit information change items in real time through wireless communication terminal

Patent Assignee: KOREA INFORMATION SERVICES INC (KOIN-N)

Inventor: JANG D S; LEE H J; SEO J C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2004022901	A	20040318	KR 200254490	A	20020910	200448 B

Priority Applications (No Type Date): KR 200254490 A 20020910

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
KR 2004022901 A 1 H04Q-007/24

Abstract (Basic): KR 2004022901 A

NOVELTY - A method for confirming **credit information** change items in real time through a wireless communication terminal is provided so that a client pushes a send button and confirms detailed change items by an ARS(Automatic Response System) by notifying **credit information** change generation fact to the client by an SMS(Short Message Service) when the **credit information** change items are generated.

DETAILED DESCRIPTION - A main server(10) transmits a short message about **credit information** change guidance and a callback number to a wireless base station(30) through an SMS gateway(20). The wireless base station(30) transmits the callback number to a corresponding communication terminal(40). If a user pushes a send button of the communication terminal(40), a web server(60) receives a callback signal from the user and authenticates the user through a number of the communication terminal(40). The web server (60) extracts corresponding **credit information** change items, writes a VXML(Voice eXtensible Markup Language) page, and provides voice information to the user through a VXML processing device(50) so that it is possible for the user to listen to the **credit information** change items of the user as a voice.

pp; 1 DwgNo 1/10

Title Terms: METHOD; CONFIRM; CREDIT; INFORMATION; CHANGE; ITEM; REAL; TIME
; THROUGH; WIRELESS; COMMUNICATE; TERMINAL

Derwent Class: T01; W01; W02

International Patent Class (Main): H04Q-007/24

File Segment: EPI

4/5/4 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015357583 **Image available**

WPI Acc No: 2003-418521/200339

Related WPI Acc No: 2004-552112

XRPX Acc No: N03-333918

Credit inquiry and credit bureau response transmission system for
business application, displays credit bureau response on client terminal
in HTML format

Patent Assignee: US GOVERNMENT (USGO)

Inventor: HEDY S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030041031	A1	20030227	US 99420885	A	19991019	200339 B

Priority Applications (No Type Date): US 99420885 A 19991019

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20030041031 A1 25 G06F-017/60

Abstract (Basic): US 20030041031 A1

NOVELTY - A CPU (2) is connected to several clients (6) through an internet (4) and to a credit bureau (8) through a dedicated line (10).

The CPU executes a common gateway interface application program for controlling the transmission and reception of **credit inquiry** and credit bureau response between client and credit bureau after which credit bureau response is displayed on the client in **HTML** format.

DETAILED DESCRIPTION - An **INDEPENDENT CLAIM** is included for **credit inquiry** and credit bureau response transmission method.

USE - For transmitting **credit information** between client and credit bureau for business application.

ADVANTAGE - Provides secure transmission of **credit information** between client and credit bureaus. The **credit information** is provided to client in **HTML** format which can be easily read.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of **credit inquiry** and credit bureau response transmission system.

CPU (2)
internet (4)
clients (6)
credit bureau (8)
dedicated line (10)
pp; 25 DwgNo 1/13

Title Terms: CREDIT; ENQUIRY; CREDIT; BUREAU; RESPOND; TRANSMISSION; SYSTEM
; BUSINESS; APPLY; DISPLAY; CREDIT; BUREAU; RESPOND; CLIENT; TERMINAL;
FORMAT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

4/5/5 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014995717 **Image available**

WPI Acc No: 2003-056232/200305

Method and system for ec on internet using ec messenger program and recording medium capable of being read by computer storing ec messenger program

Patent Assignee: OH J D (OHJD-I)

Inventor: OH J D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002057930	A	20020712	KR 200234593	A	20020620	200305 B

Priority Applications (No Type Date): KR 200234593 A 20020620

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002057930	A		1 G06F-017/60	

Abstract (Basic): KR 2002057930 A

NOVELTY - A method and a system for the EC(Electric Commerce) on the Internet using an EC messenger program and a recording medium capable of being read by a computer storing the EC messenger program are provided to visually advertise a sales product through a selection of a desired form without the manipulation of the **HTML** by using a writing wizard tool in the messenger program.

DETAILED DESCRIPTION - A seller(10) and a buyer(30) prepare a terminal embedding a web browser. A server(40) provides the real time message exchange, a real time auction tool, the sales information search and download, and the sales information writing wizard program to a member, manages the sales and the purchase information between the seller and the buyer, and supervises an illegal deal by offering a good buyer and seller list. The server includes a database(40-2) storing the messenger program, the personal and **credit information** of the buyer and the seller, and the sales information source, and a system control program(40-1) managing and controlling the database, controlling the sales information writing, the search, the message exchange and the real time auction, and proving the good buyer and seller list.

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; MESSAGE; PROGRAM; RECORD; MEDIUM; CAPABLE; READ; COMPUTER; STORAGE; MESSAGE; PROGRAM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

4/5/6 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012988066 **Image available**

WPI Acc No: 2000-159919/200014

Related WPI Acc No: 2002-081720

XRPX Acc No: N00-119318

Cost effective bandwidth selecting method for transmitting customizable multimedia content to end user

Patent Assignee: MICROSOFT CORP (MICT)

Inventor: CHADDHA N

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6014701	A	20000111	US 97887754	A	19970703	200014 B

Priority Applications (No Type Date): US 97887754 A 19970703

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6014701	A	11	G06F-013/00	

Abstract (Basic): US 6014701 A

NOVELTY - The probability of consummating a sale by the end user, is computed using one of the indication of the user, stored in a database, based on request received from user. Corresponding to the computed probability, a cost effective bandwidth is selected for delivering multimedia content to the end user via computer network.

DETAILED DESCRIPTION - The probability of consummating a sale by the end user, is computed using one of the indication such as past patronage, income, **credit**, **worthiness**, age, hobbies, occupation and marital status which are stored in a database.

USE - For transmitting multimedia content including video-audio stream and textual and/or graphical information such as applets and **HTML** pages, to end user.

ADVANTAGE - As a cost effective bandwidth is selected for transmitting multimedia content, the marketing budget is spent wisely.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart illustrating selection of cost effective bandwidth for delivery scalable multimedia content.

pp; 11 DwgNo 5/5

Title Terms: COST; EFFECT; BANDWIDTH; SELECT; METHOD; TRANSMIT; CONTENT; END; USER

Derwent Class: T01

International Patent Class (Main): G06F-013/00

File Segment: EPI

Set	Items	Description
S1	2051	CREDIT(W) (REPORT? OR HISTOR? OR SCORE? OR INQUIR? OR WORTH- INESS OR INFORMATION)
S2	1319100	TRANSFER? OR DOWNLOAD? OR UPLOAD? OR (DOWN OR UP) ()LOAD? OR SEND? OR TRANSMIT? OR RETURN OR RECEIV?
S3	63002	HTML OR HYPERTEXT OR HYPER()TEXT OR XHTML OR (MARKUP OR MA- RK()UP OR FORMATTING OR MACHINE) (1W)LANGUAGE? OR SGML OR XML - OR RDF OR VRML OR SVG OR XBRL OR TAGS OR (BUILT OR FILL OR IN- PUT OR TEXT) (1W) (FORM? OR FIELD? OR BOX OR BOXES)
S4	1711	S1(4S)S2
S5	275	S4(4S)S3
S6	26	S5 NOT PY>1999

? show files

File 348:EUROPEAN PATENTS 1978-2005/May W01

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File 349:PCT FULLTEXT 1979-2005/UB=20050505,UT=20050428

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6/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00964756

Method and system for obtaining information and services over a
communication network

Verfahren und System zum Erhalten von Information und Diensten über ein
Kommunikationsnetzwerk

Methode et systeme d'obtention d'informations et de services au travers
d'un reseau de communication

PATENT ASSIGNEE:

LUCENT TECHNOLOGIES INC., (2143720), 600 Mountain Avenue, Murray Hill,
New Jersey 07974-0636, (US), (applicant designated states:..

AT;BE;CH;CY;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

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LEGAL REPRESENTATIVE:

Buckley, Christopher Simon Thirsk et al (28912), Lucent Technologies (UK)
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PATENT (CC, No, Kind, Date): EP 875844 A2 981104 (Basic)

APPLICATION (CC, No, Date): EP 98303057 980421;

PRIORITY (CC, No, Date): US 850532 970502

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-017/30; G06F-017/60;

ABSTRACT WORD COUNT: 107

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9845	485
SPEC A	(English)	9845	4000
Total word count - document A			4485
Total word count - document B			0
Total word count - documents A + B			4485

...SPECIFICATION with this scheme, the users are provided with capabilities
of collaborative or shared browsing of **hypertext markup language (HTML)**
documents at various uniform resource locators (URLs) (or website
addresses) on the WWW. Specifically, in...

...to go from one URL to another in a synchronous manner and browse the
same **HTML** documents provided at the URLs. At the same time, the users
are also able to...

...help the customer, the service representative may need proprietary
information, e.g., the customer's **credit history**, in addition to the
information which can be shared with the customer.

The present invention...

...data based on indicator information in such requests. When a request for
particular data is **received** by a web server, the indicator information
is used to select a version of the...includes internal resolutions of
past complaints by the same user, the frequency of complaints, the
credit history of the user, the rating of the user as a customer, etc.

To that end...

6/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

00954149

Telecommunications system
Telekommunikationssystem
Systeme de telecommunications
PATENT ASSIGNEE:

Celltrace Communications Limited, (1890920), Poplars Farm, Crouch Lane,
Winkfield, Berkshire SL4 4TL, (GB), (applicant designated states:
AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

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4TL, (GB)

Dervan, Aden William, Manor Farm House, 126 Charlton Road, Charlton
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Timson, Anthony Richard, 4 Newhall Gardens, Walton-on-Thames, Surrey KT12
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LEGAL REPRESENTATIVE:

Molnia, David et al (90492), Dorries Frank-Molnia Pohlman, Triftstrasse
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PATENT (CC, No, Kind, Date): EP 865217 A2 980916 (Basic)
EP 865217 A3 990414

APPLICATION (CC, No, Date): EP 98201414 940615;

PRIORITY (CC, No, Date): GB 9312320 930615; GB 9313772 930702; GB 9314096
930708

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 748135 (EP 962023529)

INTERNATIONAL PATENT CLASS: H04Q-007/22;

ABSTRACT WORD COUNT: 122

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9838	1046
SPEC A	(English)	9838	2815
Total word count - document A			3861
Total word count - document B			0
Total word count - documents A + B			3861

...SPECIFICATION fixed memory locations in which the subscriber can store
frequently dialled numbers and corresponding alphanumeric **tags** . The SIM
card 7 of the invention stores the message in one of these locations...

...displays it to the subscriber. The user confirms that he wishes to
proceed by pressing **SEND** .

Next, the mobile obtains a voice channel through which the call
proceeds to the dialled...

...his car hire deal, he enters the PIN number into the mobile 6,
requesting the **credit information** from the SIM card 7. The SIM card 7
supplies the information and the mobile uses existing voice/data
techniques to **transmit** the information to the company, in a format
secure against detection by fraudsters. The sale...

...as SMS data, passes it to the SIM card, and if capable, displays a "message received" banner. The SIM card in turn recognises the ECS using special hardware and software, and...Each block represents a plurality of memory locations. The frequently dialled numbers and corresponding alphanumeric tags are stored at locations 22. The "abbreviated dial numbers" locations 22 and the "short messages..."

6/3,K/3 (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00804071

Telecommunications system
Telekommunikationssystem
Systeme de telecommunications

PATENT ASSIGNEE:

Celltrace Communications Limited, (1890920), Poplars Farm, Crouch Lane, Winkfield, Berkshire SL4 4TL, (GB), (applicant designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Michaels, Wayne David, Poplars Farm, Crouch Lane, Winkfield, Berkshire SL4 4TL, (GB)
Timson, Anthony Richard, 39 Carmelite Road, Harrow-Weald, Middlesex HA3 5LT, (GB)
Dervan, Aden William, 90 Sedlescombe Road, Fulham, London SW6 1RD, (GB)

LEGAL REPRESENTATIVE:

Molnia, David et al (90493), Dorries, Frank-Molnia, Pohlman, Postfach 221661, 80506 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 748135 A2 961211 (Basic)
EP 748135 A3 970604
EP 748135 B1 981028

APPLICATION (CC, No, Date): EP 96202352 940615;

PRIORITY (CC, No, Date): GB 9312320 930615; GB 9313772 930702; GB 9314096 930708

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 704140 (EP 949177554)

INTERNATIONAL PATENT CLASS: H04Q-007/22; H04Q-007/32;

ABSTRACT WORD COUNT: 146

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9844	993
CLAIMS B	(German)	9844	999
CLAIMS B	(French)	9844	1104
SPEC B	(English)	9844	3135
Total word count - document A			0
Total word count - document B			6231
Total word count - documents A + B			6231

...SPECIFICATION fixed memory locations in which the subscriber can store frequently dialled numbers and corresponding alphanumeric tags. The SIM card 7 of the invention stores the message in one of these locations...

...displays it to the subscriber. The user confirms that he wishes to

proceed by pressing **SEND** .

Next, the mobile obtains a voice channel through which the call proceeds to the dialled...

...his car hire deal, he enters the PIN number into the mobile 6, requesting the **credit information** from the SIM card 7. The SIM card 7 supplies the information and the mobile uses existing voice/data techniques to **transmit** the information to the company, in a format secure against detection by fraudsters. The sale...as SMS data, passes it to the SIM card, and if capable, displays a "message **received** " banner. The SIM card in turn recognises the ECS using special hardware and software, and...

...Each block represents a plurality of memory locations. The frequently dialled numbers and corresponding alphanumeric **tags** are stored at locations 22.

The "abbreviated dial numbers" locations 22 and the "short messages..."

6/3,K/4 (Item 4 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2005 European Patent Office. All rts. reserv.

00764566

System and method for processing customized financial transaction card
System und Verfahren zum Verarbeiten einer Karte für spezifische
finanzielle Transaktionen

Systeme et methode de traitement d'une carte pour transactions financieres
specifiques

PATENT ASSIGNEE:

MASTERCARD INTERNATIONAL, INC., (1900030), 888 Seventh Avenue, New York, NY 10106, (US), (applicant designated states:

AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

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LEGAL REPRESENTATIVE:

Hale, Peter et al (60281), Kilburn & Strode 30 John Street, London WC1N 2DD, (GB)

PATENT (CC, No, Kind, Date): EP 717381 A1 960619 (Basic)

APPLICATION (CC, No, Date): EP 95305363 950731;

PRIORITY (CC, No, Date): US 358198 941216

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G07F-007/10;

ABSTRACT WORD COUNT: 154

LANGUAGE (Publication,Procedural,Application): English; English; English.

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	532
SPEC A	(English)	EPAB96	5265
Total word count - document A			5797
Total word count - document B			0
Total word count - documents A + B			5797

...SPECIFICATION performing a transaction to be customized to the needs of each individual customer. For example, **text box** 501 displays a welcome message by name to the card user. Text block 515 displays...the

card issuing financial institution to limit withdrawal amounts of a customer depending on past **credit history** and risk, and perhaps requiring authorization by the bank if the requested withdrawal exceeds a...

...financial transaction terminals, could be added. The function key would allow a card holder to **transfer** a designated amount of funds to a service provider, i.e., a telephone company or...
...interpreted and executed.

Function 511 represents an option to order merchandise from catalogs while simultaneously **transferring** money from a customer's checking account to the catalog company. Pressing the button corresponding...

6/3,K/5 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00527732 **Image available**

**METHOD AND COMPUTER NETWORK FOR COORDINATING A LOAN OVER THE INTERNET
PROCEDE ET RESEAU INFORMATIQUE SERVANT A COORDONNER UN PRET SUR INTERNET**

Patent Applicant/Assignee:

LEBDA Douglas,
STIEGLER Richard,

Inventor(s):

LEBDA Douglas,
STIEGLER Richard,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9959084 A1 19991118

Application: WO 99US10144 19990507 (PCT/WO US9910144)

Priority Application: US 9875136 19980508

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU
ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML
MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 9447

Fulltext Availability:

Detailed Description

Detailed Description

... step 59a computer 100 selects a limited number of matched lending institutions in which to **send** application 115. For example, if the filter process matches application 115 with 20 lending institutions, computer 100 may **send** application 115 to only a fraction of those matched lending institutions. This selection process in...

...lending institution computers 200. The interface method can be Common Gateway Interface (CGI), Active File **Transfer** (AFTS), as a secured file on a secured webpage (S.W.) or via e-mail...

...Institution's Corporate Network (ICH)
600. In step 65, ICH 600 converts the message from **HTML** format to a customized fixed record format defined and controlled by the destination institution. Next...
...a text decision message file. This message file is converted from the existing format into **HTML** format and sent to computer 100 web-site via encrypted transmission in step 75. The...

6/3,K/6 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00526311 **Image available**
METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN INTERNETWORK
PROCEDE ET SYSTEME POUR COMMANDER DES MARCHANDISES, DES SERVICES OU DES CONTENUS PAR INTERNET

Patent Applicant/Assignee:

ECHARGE CORPORATION,

Inventor(s):

HUTCHISON Robin B,
MAYDANIUK Michael T G,
FLEMING George A,
HEINRICHS Denis N,
LINKLETTER P Carl,
BEGG Iain M,
HAGMAN Darren W,
DOMINGUEZ Roberto,
HUANG Jun,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9957663 A1 19991111

Application: WO 99US8836 19990422 (PCT/WO US9908836)

Priority Application: US 9864797 19980422

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE
DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR
NE SN TD TG

Publication Language: English

Fulltext Word Count: 18568

Fulltext Availability:

Detailed Description

Detailed Description

... has the World Wide Web (WWW). The WWW is a vast collection of interconnected or "**hypertext**" documents written in **HyperText Markup Language (HTML)** that are electronically stored at "Web sites" throughout the Internet. A Web site is a server connected to the Internet that has mass storage facilities for storing **hypertext** documents and that runs administrative software for handling requests for those stored **hypertext** documents.

A **hypertext** document normally includes a number of hyperlinks, i.e., highlighted portions of text which link the document to another **hypertext** document possibly stored at a Web site elsewhere on the Internet. Each hyperlink is associated...

...document on a server connected to the Internet and describes the document. Thus, whenever a **hypertext** document is retrieved from any Web server, the document is considered to be retrieved from the WWW.

A consumer is allowed to retrieve **hypertext** documents from the Wlv@'W, i.e., a consumer is allowed to "surf the Web..."

...request from the consumer via the Web browser, the Web client accesses and retrieves the desired **hypertext** document from the appropriate Web server using the URL for the document and a protocol known as **HyperText Transfer Protocol (HTTP)**. HTTP is a higher-level protocol than TCP/IP and is designed specifically for the requirements of the WWW. It is used on top of TCP/IP to **transfer hypertext** documents between servers and clients.

At the advent of the WWW, the information stored on the Internet was freely **transferred** back and forth between those parties interested in the information.

However, the WWW is quickly...

...and services. Consumers may "visit the Web site" of a company, i.e., retrieve the **hypertext** documents located on the Web server of a particular company, and order any good or...

...a 1 5 video, a music CD, a computer game, etc., the consumer may simply **download** the good or service from the company's Web site to his or her computer...

...goods and services has been by major credit card, wherein the consumer is required to **transmit** his or her **credit information** over the Internet to the company's Web site. However, many question the security and...major credit card with which to make such purchases. Alternative billing systems, such as providing **credit information** by facsimile or postal service, are much less convenient and often prove enough of a...

...services, many companies also wish to provide 3 0 consumers with "premium content," i.e., **hypertext** documents and other electronically stored and **transferable** information considered to have a monetary value to the company. Examples of such premium content...

...card, wherein the consumer pays for a subscription to the content and is required to **transmit** his or her **credit information** over the Internet to the company's Web site. Again, this method billing and payment...

...billing to the consumer without the need of a credit card or transferring any sensitive **credit information** via the Internet. In addition, the consumer should be allowed to use the purchased good I 0 or service, if **downloaded**, only after billing is completed. Finally, the method and apparatus should prevent consumers with histories...document which includes various payment options, i.e., major credit cards with electronic transmission of **credit information** or facsimile

transmission of **credit information**. However, in accordance with the present invention, an automatic billing icon 68 is also displayed...

...has been installed on the client's computer 42. If not, the client's computer **downloads** the plug-in 52 from the billing server 34 via the Internet 20 and installs...

...in the art will appreciate that the plug-in 52 of the present invention is **downloaded**, installed and initialized on the client's computer using methods well-known in the computer...not have been assigned a purchaser I.D. and no such I.D. will be **transferred** in block 126.

After transferring the purchaser I.D. and product I.D. to the billing server 34, the plug-in 52 waits for the billing server 34 to **transfer** to the consumer's computer 42 a transaction I.D. which identifies the consumer, the...

...to verffi, the consumer's order. If the transaction I.D. has not yet been **received** by the consumer's computer 42, the plug-in 52 merely repeats decision block 128 (i.e., essentially waits) until the transaction I.D. is **received** from the billing server ')4. Once **received**, the plug-in 52 displays a directory prompt window 86 as shown in FIGURE 9B...

...purchased, the logic proceeds to a block 132 where the consumer's computer 42 begins **receiving** an encrypted version of the product **transferred** by the billing server 34. However, as will be discussed in more detail below, the...

...this regard, the billing server 34 also transfers, and the consumer's computer 42 also **receives**, a premium telephone number that the consumer's I 0 computer 42 uses to establish...

6/3,K/7 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00515356 **Image available**

METHOD AND SYSTEM FOR DELIVERING AND REDEEMING DYNAMICALLY AND ADAPTIVELY CHARACTERIZED PROMOTIONAL INCENTIVES ON A COMPUTER NETWORK
PROCEDE ET SYSTEME PERMETTANT DE DISTRIBUER ET D'ECHANGER DES INCITATIONS PROMOTIONNELLES CARACTERISEES DE MANIERE DYNAMIQUE ET ADAPTATIVE SUR UN RESEAU

Patent Applicant/Assignee:

IQ COMMERCE CORPORATION,

Inventor(s):

MEYER Carl,

HOEBER Anthony N,

KAY Erik A,

BARTLETT Stephen W,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9946708 A1 19990916

Application: WO 99US4970 19990305 (PCT/WO US9904970)

Priority Application: US 9877630 19980311

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH
 GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN

MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE
DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR
NE SN TD TG

Publication Language: English

Fulltext Word Count: 41062

Fulltext Availability:

Detailed Description

Detailed Description

... message, preferably containing an audiovisual or graphical incentive icon, for example in the form of **HTML** of an incentive icon. The value is based on meeting a set of one or...identification information, identification means for a particular consumer to be identified to the system by **transmitting** identification information over the network from the consumer computer to the member information computer, and...

...means for a consumer to be added to the member database, by joining information being **transmitted** over the network from the consumer computer to the member information computer. In one version...the member, the purchasing history of the member, the known preferences of the member, the **credit history** of the member, the previous incentives viewed by the member, and the previous incentives clipped...

6/3,K/8 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00488708 **Image available**

SERVICE MANAGEMENT ACCESS POINT

POINT D'ACCES DE GESTION DE SERVICES

Patent Applicant/Assignee:

DSC TELECOM L P,

Inventor(s):

SHAH Tasvir,

HARRISON Mark A,

BILBO Matthew J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9920060 A1 19990422

Application: WO 98US21068 19981006 (PCT/WO US9821068)

Priority Application: US 97947693 19971009

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH
GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW
MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH
GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN
TD TG

Publication Language: English

Fulltext Word Count: 9845

Fulltext Availability:

Detailed Description

Detailed Description

... control
point database in storage device 18. In one embodiment,
a screen interpreter can use **HTML** format to allow direct
service subscriber access to database 14 through the provider assistance.
Direct...in the process of enabling call forwarding, the data
entry operator would view Mark's **credit information** .

The service screen definition file allows a service
view, an example of which is depicted...

6/3,K/9 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00488707 **Image available**
SYSTEM AND METHOD FOR CONTROLLING ACCESS TO A TELEPHONY DATABASE
SYSTEME ET PROCEDE DE GESTION D'ACCES A UNE BASE DE DONNEES TELEPHONIQUES
CMM

Patent Applicant/Assignee:

ALCATEL USA SOURCING L P,

Inventor(s):

SHAH Tasvir,

HARRISON Mark A ;,

BILBO Matthew J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9920059 A1 19990422

Application: WO 98US21058 19981006 (PCT/WO US9821058)

Priority Application: US 97948161 19971009

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH
GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW
MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH
GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN
TD TG

Publication Language: English

Fulltext Word Count: 9699

Fulltext Availability:

Detailed Description

Detailed Description

... control point database in storage device 18. In
one embodiment, a screen interpreter can use **HTML** format to
allow direct service subscriber access to database 14
through the world wide web...in the process of enabling call
forwarding, the data entry operator would view Mark's
credit information .

The service screen definition file allows a service
view, an example of which is depicted...

6/3,K/10 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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.00488706 ****Image available****

SYSTEM AND METHOD FOR SUPPORTING FLEXIBLE TELEPHONY SERVICE MANAGEMENT
SYSTEME ET PROCEDE PERMETTANT UNE GESTION FLEXIBLE DE SERVICES
TELEPHONIQUES

Patent Applicant/Assignee:

ALCATEL USA SOURCING L P,

Inventor(s):

SHAH Tasvir,

HARRISON Mark A,

BILBO Matthew J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9920058 A1 19990422

Application: WO 98US21056 19981006 (PCT/WO US9821056)

Priority Application: US 97948160 19971009

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH
GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW
MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH
GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN
TD TG

Publication Language: English

Fulltext Word Count: 9116

Fulltext Availability:

Detailed Description

Detailed Description

... control point database in storage device 18. In one embodiment, a screen interpreter can use **HTML** format to allow direct service subscriber access to database 14 through the world wide web...the process of e'nabling call forwarding, the data entry operator would view Mark's **credit information**.

The service screen definition file allows a service view, an example of which is depicted...

6/3,K/11 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.

00488469 ****Image available****

SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR ELECTRONIC TRADING OF
FINANCIAL INSTRUMENTS

SYSTEMES, METHODES ET PROGRAMMES INFORMATIQUES DESTINES A LA NEGOCIATION
ELECTRONIQUE D'INSTRUMENTS FINANCIERS

Patent Applicant/Assignee:

DERIVATIVES NET INC,

MAY R Raymond,

Inventor(s):

MAY R Raymond,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9919821 A1 19990422

Application: WO 98US21518 19981013 (PCT/WO US9821518)

Priority Application: US 9762410 19971014

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DE DK DK EE EE ES
FI FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK SL TJ TM TR TT
UA UG US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ
TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI
CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 34553

Fulltext Availability:

Claims

Claim

... anonymously for the trading of a wide range of financial contracts. In prior art systems, **credit information** was primarily used to deal with settlement risk in trading spot foreign currency. In such...zero at the time the transaction is initially entered into. That is, no funds are **transferred** between the parties at the time the contract is created. Rather, the contract places an...or prices of the financial markets, new financial transactions, and the rating or level of **credit worthiness** of each legal entity. Therefore, more sophisticated means such as the credit preference prescreening of...A, B or C against each legal entity. This is essentially a quick reference of **credit worthiness** for the user.

The columns 198 labeled S&P and Moody are industry credit ratings that are integrated into the credit preference interface 170. The industry credit ratings may be **downloaded** on a subscription basis via external communication interface link interface 62 (FIG. 2). Lastly, the...

...of the legal entity. It should be noted that the credit preference settings may be **transferred** via electron file **transfer** or inputted manually on-line at anytime, and as often as the user desires. Further...identified by name in the message, wishes to trade a stated quantity and that the **receiving** party has a stated period of time to respond, for instance, 15 seconds. The viewer...

...a clock which displays the countdown of the stated time to the poster. The poster **receives** the message and can decline or accept. If the poster declines, then the viewer is...way which causes the maximum maturity of the credit preference to change, the user will **receive** updates to MY-PREFS from the central processing center 12. Also, any user within the affected legal entity who is logged on to system 10 will **receive** an update to OTHER-PREFS. Changes to complex preferences do not require such an update ...

...the credit

SUBSTITUTE SHEET (RULE 26)

level associated with a legal entity, the user will **receive** an update to MY-PREFS.

However, these two updates should not be performed at the...that the prices displayed in the best bid and best ask columns are encoded with

credit information using the color scheme described above. As previously mentioned, color-blind users can have the...entered into the system 10 is placed into a queue based on price and time **received**. A change to the order may or may not affect the order's place in...that the counterparties are identified to one another. The system 10 ensures that both users **receive** the message before the trade is finally completed. This does not require any form of ...terms 352 to be negotiated, current values 354 which are editable (such as by a **text field**), and default values 356 which are predefined in the system. The trader may accept the...

...the settlement contact of both business units preferably via fax. The system 10 can also **send** the confirmation via file transfers, e-mail, or any other suitable means of communication. Preferably...central processing center 12 (FIG. 2). In addition, the system 10 can be configured to **receive** the position data via electronic **transfer** or some other suitable form of data **transfer**. This may include a **transfer** directly from the user's own risk management systems. Although some trader workstation 20 may need some customization to **receive** portfolios in this matter, the system 10 should support this capability. The nature of switch...

...her own position data from other traders entered on the respective trader workstations 20 and **uploaded** to the switch mechanism 35. The switch interface 400 enables the user to search through...of the user, that is shown as an available switch 410, then the user may **send** a request for switch message by selecting the request for switch (RFS) button 416. In...

...sent anonymously to only the other counterparties' of the selected offsetting positions. Anyone of the **receiving** counterparties may then add the symbol automatically into a market entry profile by selecting (i ...submit the request for the switch. All anonymous counterparties that have an offsetting position then **receive** a message in command center interface 130 (FIG. 5) notifying the counterparty of the anonymous...of the present invention, will follow existing market practices. Accordingly, the system 10 will automatically **send** a fax confirmation message to each counterparty detailing the transaction. The faxes should be sent...

...after a transaction is completed. The confirmations should follow a unique format, allowing the automatic **transfer** of these confirmations electronically. This confirmation has been specially developed to allow for a standard... other counterparties' market orders. Thus, the credit preference module 76 (FIG. 3) of each trader **receives** the credit preference information defined by a first user with respect to a second user, as indicated by block 504. The credit preference module 76 then **receives** the credit preference information from the second user with respect to the first user, as...

...three different cities (e.g., Tokyo, London, and New York). In this example, the counterparty **credit information** is available at the legal entity level. So, for instance, if Bank A wishes to...by block 512. This abbreviated format for identifying a financial instrument can then be easily **transmitted** to other users within the system 10, as indicated by block 514. At the **receiving** users trader workstation 20, the

proposed trade can be viewed by the traders utilizing the...user, as described above, is used by both the central processing center 12 and the **transmitting** business unit servers 18 to prescreen the bids and offers, and to market orders in...

- ...that indicates which counterparties are acceptable, and under what terms, is preferably maintained at the **transmitting** trader workstation 20 and the central processing center 12. The other viewing users do not **receive** or have access to the **credit information** of the other users. At the **receiving** business unit's server 18, a check is performed to determine whether the **receiving** client site 14 will accept the particular bid or offer from the **transmitting** legal entity. The summary and relevant data is **transferred** in an encrypted form to trader workstations 20. The credit check may be re-performed...to preserve the anonymity of the users while still enabling the viewing business units to **receive credit information** about the bids and offers they are viewing. In the event the user is color...
- ...will-do-more feature is preferably restricted to a predetermined time-limit, in which the **receiver** of the request must respond. The **receiver** of the request may agree to accept the increased quantity (or part of the increased...
- ...will not accept the viewer. In this case, the system 10 enables the viewer to **send** a credit override message to the poster of the bid or offer whereby the **sender** of the credit override reveals his/her identity to the poster and asks the poster...
- ...the credit override will be identified to the poster, but at no time will the **sender** of the credit override find out who they revealed themselves to. If the poster chooses...250 and the market detail interface 302, it is also possible for the user to **send** a request-for-price message to the other counterparties that are interested in the requested ...or lift the passive order, thereby executing the trade. Both parties to the trade will **receive** an execution notification which will allow one or both users to request an increase in quantity, as determined by block 548. If this request is **received** from the party hitting or lifting the passive order, the first user accepts, denies, or...
- ...terms of the financial contract, as indicated by block 554. Next, the first user will **receive** an acknowledgment of the execution of the trade with the second trader, as indicated by...
- ...active user that lifted or hit the passive order. At block 562, the second user **receives** an order from the first user requesting a trade on a financial instrument. The order...
- ...first and second users, as indicated by block 564. The order is coded with appropriate **credit information** based upon the credit check, as indicated by block 566. The coded order is then...
- ...commercial terms of the financial contract, as indicated by block 577. Next, an acknowledgment is **received** by the first and second users indicating that the trade has been executed, as indicated...
- ...illustrated by a flowchart 580 of FIG. 28. At block 582, risk position

portfolios are **received** from the users of system 10. At block 584, relative position information is calculated for...basis. In a preferred embodiment, the user inputs the size (in millions) and the direction (**receiving** or paying) of the reset risks portfolio into the system 10 on a wide range 380 (FIG. 21), or by **uploading** a file with the required information. Once the information has been input into the system...

...rate

reset risks. Once the user has located these trades, the user can then anonymously **send** a request-for-switch to the other counterparties in an attempt to initiate a trade...

6/3,K/12 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00485167 **Image available**

PRIZE REDEMPTION SYSTEM FOR GAMES

SYSTEME DE REMBOURSEMENT DE PRIX DESTINE A DES APPAREILS DE JEUX

Patent Applicant/Assignee:

RLT ACQUISITION INC,

Inventor(s):

KELLY Matthew F,

KELLY Brian M,

PETERMEIER Norman B,

KROECKEL John G,

LINK John E,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9916519 A1 19990408

Application: WO 98US19796 19980921 (PCT/WO US9819796)

Priority Application: US 97938461 19970929

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM
KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI
FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD
TG

Publication Language: English

Fulltext Word Count: 43766

Fulltext Availability:

Detailed Description

Detailed Description

... preferably indicate the required number of prize credits to be redeemed for the player to **receive** the prize. The player can preferably select a displayed prize by moving a cursor or...

...environment can be simulated for the player to "explore." For example, a menu implemented in **VRML** over the Internet can allow a player to enter 3-D "rooms" and view 3...

6/3,K/13 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

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00451479 **Image available**

A MEDICAL CONSULTATION MANAGEMENT SYSTEM
SYSTEME DE GESTION DE CONSULTATIONS MEDICALES

Patent Applicant/Assignee:

HEALTH RESOURCES AND TECHNOLOGY INC,

Inventor(s):

FALCHUK Kenneth H,

HALPERIN Jose A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9841943 A1 19980924

Application: WO 98US4861 19980313 (PCT/WO US9804861)

Priority Application: US 97818155 19970314

Designated States:

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AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM
KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR
GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 4844

Fulltext Availability:

Detailed Description

Detailed Description

... supplied to the physician also advantageously takes the form of a summary document expressed in **hypertext markup language (HTML)** and includes links to supporting **HTML** documents and retrieval supporting documents supplied by the specialist. Using an **HTML** browser, the requesting primary care physician can, accordingly, review the specialist's comments and the supporting documentation using the **HTML** browsing facilities of the client computer 20.

Although the initial comment and documentation supplied by...

...requesting primary care physician, clarification may be requested when needed. The clarification request message is **transmitted** to the supervisory computer 10 from the remote client 20 and **received** as indicated at 63. The incoming message is examined at 65 to determine whether a...

...or, in the alternative, that the requesting physician wishes to conclude the consultation. If the **received** message is a request for clarification, it is **transmitted** to the specialist for further comment as indicated at 66; otherwise, a CME accreditation module...

...physician as indicated at 77. This examination form may also be advantageously implemented by an **HTML** form which is **transmitted** to the requesting physician, completed, and resubmitted to the supervisory computer 10 as indicated at...

...primary care physicians who have participated in learning sessions are then detailed in the CME **credit report** 75 which is thereafter produced for submission to the responsible accrediting body as indicted

at...special-purpose program executing locally on the remote client computer or may be defined by **HTML** documents with imbedded < FORM > and < INPUT > **tags** which define the fields to be completed and which are displayed for entry by a general purpose **HTML** viewer/browser program executing on the client computer. The resulting structured output records or completed **HTML** form(s) constituting the request for consultation are then submitted to the supervisory host computer...

...the requesting physician to add overlay graphical annotations, pointers and the like onto image data **transmitted** with the request in order to facilitate review by the specialist or reviewers who later...consultation and the specialist's comments are advantageously submitted to the supervisory computer 10 as **HTML** forms. The supervisory processor 10 may then convert the completed forms into closely similar **HTML** documents for inclusion in the case history file and transmittal to the specialist, so that...

...resemble the forms originally completed at the time of data entry. The conversion of completed **HTML** forms into conventional **HTML** documents can be performed by the supervisory processor's execution of a Common Gateway Interface...

...Fig. 1 if the entries are incomplete or invalid, and otherwise creates new case history **HTML** documents for use during the consultation.

The invention may be advantageously implemented using a conventional **HTML** processing and data communication infrastructure. As illustrated in Fig. 3, the supervisory host processor 10... via a modem and a dial-up SLIPP/PPP connection 31. Moreover, by using the **HTML** document format for request and comment forms, subscribers may access and use the system using special purpose or conventional **HTML** browser/viewer software (e.g., a Mosaic or Netscape browser), and the supervisory computer 10 may process these **HTML** forms using CGI script programs 92 to produce **HTML** documentation which may be conveniently accessed, reviewed and browsed by the participants to the consulting session. CGI script programs also create the **HTML** case histories (**HTML** request forms, comment forms and linked **HTML** and FTP support files) in the database 48, which can also be, searched, reviewed and...

6/3,K/14 (Item 10 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00447191 **Image available**

METHOD AND SYSTEM FOR PROCESSING ELECTRONIC DOCUMENTS
PROCEDE ET SYSTEME DE TRAITEMENT DE DOCUMENTS ELECTRONIQUES

Patent Applicant/Assignee:

FINANCIAL SERVICES TECHNOLOGY CONSORTIUM,
 Inventor(s):
 ANDERSON Milton,
 JAFFE Frank,
 HIBBERT Chris,
 VIRKKI Jyri,
 KRAVITZ Jeffrey,

CHANG Sheveling,
PALMER Elaine,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9837655 A1 19980827
Application: WO 97US24000 19971219 (PCT/WO US9724000)
Priority Application: US 9633896 19961220
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU
IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM KE LS MW
SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE
IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 36776

Fulltext Availability:
Detailed Description

Detailed Description

... based method for creating a signed electronic documents.

In one aspect, the invention includes a **markup language** according to the **SGML** standard in which document type definitions are created under which electronic documents are divided into...

...contexts that are legally required to have particular content. Document type definitions in FSML or **SGML** can thus be applied to legally significant communications, such as performative utterances, in

6/3,K/15 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00425441 **Image available**
SYSTEM AND METHOD FOR FASHION SHOPPING
SYSTEME ET PROCEDE SERVANT A ACHETER DES VETEMENTS DE MODE
Patent Applicant/Assignee:

ROSE Andrea,

Inventor(s):

ROSE Andrea,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9815904 A1 19980416

Application: WO 97US18080 19971007 (PCT/WO US9718080)

Priority Application: US 96726674 19961007

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD
SE SG SI SK TJ TM TR TT UA UG UZ VN GH KE LS MW SD SZ UG ZW AM AZ BY KG
KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ
CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 7007

Fulltext Availability:
Detailed Description

Detailed Description

... or electronic subscription form. An electronic subscription form may be, for example, a computer file **uploaded** to a central system or an **HTML** form page **transmitted** over the Internet. Upon registration, for example, a membership card with a personal code number...

...code number may be assigned to the customer. The personal identification code may also be **transmitted** electronically. The personal code number allows the customer to access her personal information and shop...

...The personal information which is entered into the computer system includes body measurements along with **credit information**, address, and other pertinent facts.

The personal information is a permanent record in the database...

6/3,K/16 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00413468 **Image available**

COMPUTER SYSTEM FOR MERCHANT COMMUNICATION TO CUSTOMERS

SYSTEME INFORMATIQUE DE COMMUNICATION ENTRE COMMERÇANTS ET CLIENTS

Patent Applicant/Assignee:

GEERLINGS Huib,

Inventor(s):

GEERLINGS Huib,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9803929 A1 19980129

Application: WO 97US12523 19970717 (PCT/WO US9712523)

Priority Application: US 96684174 19960719

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

CA AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 8676

Fulltext Availability:

Detailed Description

Detailed Description

... having an existing Website formats his Home Page with topic selections and links (e.g., **Hypertext HTML** 5 technology) to appropriate working programs 53. In particular, for each topic selection there is...

...corresponding working program 53. This results in the working program 53 contents 63, 65 being **transmitted** (on-line, through a vendor-mail house, telemarketer, or from the merchant himself as described...

...the
accounting department may define a trigger 49 to segment
those customers with a good **credit history** and make a
special offer for three months of interest-free
purchases placed on the...

6/3,K/17 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00406172 **Image available**

CONTROL PANEL FOR OFFICE MACHINES

TABLEAU DE COMMANDE POUR MACHINES DE BUREAU

Patent Applicant/Assignee:

SELECT TECHNOLOGY LIMITED,
WESTON Paul Leslie,
MALYON Brian Rodney,
MALYON Mark Graeme,

Inventor(s):

WESTON Paul Leslie,
MALYON Brian Rodney,
MALYON Mark Graeme,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9746917 A1 19971211

Application: WO 97GB1501 19970603 (PCT/WO GB9701501)

Priority Application: GB 9611575 19960604; GB 9618041 19960829; GB
9624953 19961129

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT
RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN GH KE LS MW SD SZ UG AM
AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT
SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 13634

Fulltext Availability:

Detailed Description

Detailed Description

... an alternative arrangement a card reader (not
shown) is provided into which a card having **credit information**
stored thereon can be inserted and which can be read and
transferred via the input port to the CPU and the RAM, and
after decoding, the CPU...separate from the machine. In accordance with
the invention
it is envisaged that coded activator **tags** such as described may
be programmed by wav of data supplied from the CPU via...

...includes an instruction set for enabling the
processor to recognise a sequence of functions and **transfer**
these into the RAM and f the RAM to the CAT port and the
memory...

...required to be
associated with the CAT and having indicated the desired

function, presses a **transfer** button in the display (which to this end is preferably a special learn mode display panel) to cause the function creating data to be **transferred** to the memory device 76. I 4: the CAT is to include a number of...

...menu and

after pressing the **transfer** button the data associated with that display panel is **transferred** to the memory device 76 so that when the machine is out of its learn mode, touching the receptor 72 with the programmed device will **transfer** the stored data back into the machine and cause the appropriate display panel and switching...

6/3,K/18 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00396994 **Image available**

PRIZE REDEMPTION SYSTEM FOR GAMES

SYSTEME DE REMBOURSEMENT DE PRIX DESTINES A DES APPAREILS A JEUX

Patent Applicant/Assignee:

RLT ACQUISITION INC,
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KELLY Bryan M,
PETERMEIER Norman B,
KROECKEL John G,
LINK John E,

Inventor(s):

KELLY Matthew F,
KELLY Bryan M,
PETERMEIER Norman B,
KROECKEL John G,
LINK John E,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9737737 A1 19971016
Application: WO 97US5600 19970403 (PCT/WO US9705600)
Priority Application: US 96628490 19960405; US 96746755 19961114

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU
IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN YU GH KE LS MW SD SZ
UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC
NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 39819

Fulltext Availability:

Detailed Description

Detailed Description

... preferably indicate the required number of prize credits to be redeemed for the player to **receive** the prize. The player can preferably select a displayed prize by moving

37

a cursor...environment can be simulated for the player to "explore." For example, a menu implemented in **VRML** over the Internet can allow a

player to enter 3-D "rooms" and view 3...

6/3,K/19 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00392472 **Image available**

COMPUTERIZED QUOTATION SYSTEM AND METHOD
SYSTEME INFORMATISE DE COTATION ET PROCEDE D'EXPLOITATION

Patent Applicant/Assignee:

GIOVANNOLI Joseph,

Inventor(s):

GIOVANNOLI Joseph,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9733215 A2 19970912

Application: WO 97US3501 19970218 (PCT/WO US9703501)

Priority Application: US 96603906 19960222

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP
KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD
SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AM AZ BY KG KZ MD
RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 5358

Fulltext Availability:

Detailed Description

Detailed Description

... services provided by the computerized system of the present invention. The programming (e.g. Internet **HTML** pages or quotation system provided software) which enables network members to interact with the network...

...Internet embodiment of this invention. The quotation system central office would maintain its Internet site **HTML** pages and other necessary items by communication with its **HTML** World Wide Web server. It would download from the Web site requests for membership as... RFQ"), which will be 1 0 described in greater detail hereafter. The RFQ is subsequently **downloaded** to a quotation system central office computer through a file **transfer** protocol (FTP) connection to the Internet Web server.

The RFQ is then processed to select...

...on certain types of RFQs by registering their preferences with the quotation system to avoid **receiving** RFQs of certain types. The buyer and vendor filters may represent in their simplest form **receive** from a given number **received** by the quotation system. Figure 5 and Figure 6 show sample logic for processing filter...

...vendor information items which could comprise the RFQ data packet.

Once vendors are selected to **receive** RFQs, the RFQ information may be **transmitted** to them via FTP over the Internet, however, a preferred way would be to provide...

...such as RFQ date, tracking number and product code are shown. In this case the **sender** has I 0 specified that this request for quotation be routed to vendors in the ...

...from inventory, subject to prior sale." The e-mail could be configured 1 5 as **HTML** pages and read as **HTML** by the buyer's browser directly or via application helper software provided by the quotation system. One advantage to providing buyers with **HTML** type e-mail quotations is that **hypertext** links can be embedded in the quotation along with data about the quotation which

HTML page. The option may be to request that an e-mail purchase order be -14 sent to a vendor and that the buyer's **credit information**, e.g. on file with the quotation system, be used to effectuate automatically a credit...

...conditions the vendor's payment on confirmation from the shipper that the delivery has been **received** and accepted by the buyer.

1 0 The quotation system would verify the buyer's...

6/3,K/20 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00390579 **Image available**

COMPUTERIZED QUOTATION SYSTEM AND METHOD
SYSTEME ET PROCEDE INFORMATISES DE COTATION

Patent Applicant/Assignee:

GIOVANNOLI Joseph,

Inventor(s):

GIOVANNOLI Joseph,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9731322 A1 19970828

Application: WO 97US4133 19970221 (PCT/WO US9704133)

Priority Application: US 96603906 19960222

Designated States:

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AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP
KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD
SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AM AZ BY KG KZ MD
RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 5314

Fulltext Availability:

Detailed Description

Detailed Description

... services provided by ft computerized system of the present invention.

71c programming (e.g. Internet **HTML** pages or quotation system provided

software) which enables network members to interact with the network...

...Internet embodiment of this invention. The quotation system central office would maintain its Internet site **HTML** pages and other necessary items by communication with its **HTML** World Wide Web server. It would download from the Web site requests for membership as...for quotation ('RFQ'), which will be described in greater detail hereafter. The RFQ is subsequently **downloaded** to a quotation system central office computer through a file **transfer** protocol (FTP) connection to the Internet Web server.

The RFQ is then processed to select...

...on certain types of RFQs by registering their preferences with the quotation system to avoid **receiving** RFQs of certain types. The buyer & vendor filters may represent in their simplest form...
...by the category of service they choose, vendors may determine the percentage of RFQs they **receive** from a given number **received** by the quotation system. ...vendor information item which could comprise the RFQ data packet.

Once vendors are selected to **receive** RFQs, the RFQ information may be transmitted to them via FTP over the Internet, however...

...such as RFQ data tracking number and product code are shown. In the case the **sender** has specified that this request for quotation be routed to vendors in the state of...

...per box from inventory, subject to prior sale.' The e-mail could be configured as **HTML** pages and read as **HTML** by the buyer's browser directly or via application helper software provided by the quotation system.

One advantage to providing buyers with **HTML** type e-mail quotations is that **hypertext** links can be embedded in the quotation along with data about the quotation which would permit the buyer to select a response option directly from the quotation **HTML** page. The option may be to request that an e-mail purchase order be sent to a vendor and that the buyer's **credit information**, e.g. on file with the quotation system, be used to effectuate automatically a credit...

...conditions the vendor's payment on confirmation from the shipper that the delivery has been **received** and accepted by the buyer.

The quotation system would verify the buyer's credit and...

6/3,K/21 (Item 17 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00388702 **Image available**

INVOICE PURCHASE ORDER SYSTEM

SYSTEME DE FACTURATION DE COMMANDES

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

GREEN Theresa M,

BUGG Robert,
QUINN Michael F,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9729445 A1 19970814
Application: WO 97US1415 19970207 (PCT/WO US9701415)
Priority Application: US 9611440 19960209; US 96743728 19961106
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT
RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AM AZ BY
KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF
BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English
Fulltext Word Count: 11597

Fulltext Availability:
Detailed Description

Detailed Description

... transaction processing system which reconciles the information to assure that the correct messages have been **received** and that the purchase order messages match the referenced letter of credit. If the reconciliation...approves payment notwithstanding the discrepancy, or negotiates with the manufacturer (beneficiary) outside the letter of **credit** .

Historically , the discrepancies were recorded as a **text** **field** in a database.

Under this system, there was no way to track common discrepancies using ...

6/3,K/22 (Item 18 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00366539 **Image available**

SYSTEM AND METHOD FOR REMOTE PARTICIPATION IN BINGO AND OTHER GAMES OF CHANCE WHERE PLAYERS SELECT NUMBERS

SYSTEME ET PROCEDE PERMETTANT A DES JOUEURS DE PARTICIPER A DISTANCE A DES JEUX DE LOTO ANGLAIS OU A D'AUTRES JEUX A NUMEROS

Patent Applicant/Assignee:

POCOCK Terrence H,
POCOCK Andrew R,

Inventor(s):

POCOCK Terrence H,
POCOCK Andrew R,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9706866 A1 19970227
Application: WO 96CA535 19960809 (PCT/WO CA9600535)
Priority Application: US 95514246 19950811

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AU CA CN CZ HU JP KR MX NZ SG AT BE CH DE DK ES FI FR GB GR IE IT LU MC
NL PT SE

Publication Language: English
Fulltext Word Count: 16639

Fulltext Availability:
Detailed Description

Detailed Description

... to the remote players. The content of these constfticted faxes could be a blank, readyto- **fill** card **form** with the player's name, address and previous **credit information**, the previous balls drawn, and how much they won in the last game. Players could...RULE 26) player is the first to match all his numbers. He shouts bingo and **receives** all the remaining antes from the other unsuccessful players for winning.

In this particular diagram...

6/3,K/23 (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00357160

BAR CODE SCANNER AND ID TAG INFORMATION GATHERING DEVICE LECTEUR DE CODE A BARRES ET DISPOSITIF COLLECTEUR D'INFORMATIONS D'ETIQUETTES D'IDENTIFICATION

Patent Applicant/Assignee:

SCAN-EM CORPORATION,
RUPPERT Jonathan Paul,
YAP Thomas Allan,
FISH Ronald Craig,
AMES Ronald Merle,

Inventor(s):

RUPPERT Jonathan Paul,
YAP Thomas Allan,
FISH Ronald Craig,
AMES Ronald Merle,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9639674 A1 19961212
Application: WO 95US7292 19950606 (PCT/WO US9507292)
Priority Application: WO 95US7292 19950606

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AU BR CA CN CZ EE FI JP KE KP KR MX NO NZ PL RO RU SD UA US AT BE CH DE
DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English
Fulltext Word Count: 34638

Fulltext Availability:
Detailed Description

Detailed Description

... enrolls with the store, presumably to have various background checks made on the honesty and **credit worthiness** of the customer. If the customer is invited to join the program, the customer is scanner device from a dispenser. The dispenser is linked to the store computer and **downloads** the identity of the customer and the serial number of the scanner provided to the...display, each display will have an RF shield

around it to prevent other RF ID **tags** from replying to the inquiry. To scan the item, the user places the PID inside...

6/3,K/24 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00344642

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION

SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION ELECTRONIQUE DES DROITS

Patent Applicant/Assignee:

ELECTRONIC PUBLISHING RESOURCES INC,

Inventor(s):

GINTER Karl L,
SHEAR Victor H,
SPAHN Francis J,
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627155 A2 19960906

Application: WO 96US2303 19960213 (PCT/WO US9602303)

Priority Application: US 95388107 19950213

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE
KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY KG KZ RU TJ TM
AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 207972

Fulltext Availability:

Detailed Description

Detailed Description

... of the loadable element may be compared to make sure it matches one or more **tags** provided by a requesting process. This prevents unauthorized use of information. As a third protection...

...corresponding

tag value expected by SPU 500. This prevents substitution of older elements. Validation/correlation **tags** are typically passed only in secure wrappers to prevent plaintext exposure of this information outside...example, the VDE objects may be formatted for use with the World Wide Web protocols (**HTML** , HTTP, and LTRL) by including relevant headers, content **tags** , host ID to LJRL conversion (e.g., using Name Services Manager 752) and an HTTP...

...Services Transport Layer 786.

Outgoing Administrative Object Manager 754

Outgoing administrative object manager 754 **receives**

administrative objects from object switch 734, object repository

manager 770 or other source for tran...

...obtain routing information from name services manager 752, and may use communications service 776 to **send** the object.

Outgoing administrative object manager 754 typically maintain records (in concert with SPE 503...

...secure database 610 (e.g., shipping table 444) that reflect when objects have been successfully **transmitted**, when an object should be transmitted, and other information related to transmission of objects.

Incoming Administrative Object Manager 756
Incoming administrative object manager 756 **receives** administrative objects from other VDE electronic appliances 600 - 312
via communications manager 776. It...

...756
typically maintains records (in concert with SPE 503) in secure database 610 (e.g., **receiving** table 446) that record which objects have been **received**, objects expected for receipt, and other information related to **received** and/or expected objects.

Object Repository Manager 770
Object repository manager 770 is a form...modules 1 100 can be "subdivided" in that in many instances they can be broken **up** into separate components only a subset of which must be loaded for execution. Load modules...

6/3,K/25 (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00336467

**SYSTEME AND METHOD FOR PROCESSING CUSTOMIZED FINANCIAL TRANSACTION CARD
SYSTEME ET PROCEDURE DE TRAITEMENT D'UNE CARTE DE TRANSACTION FINANCIERE
PERSONNALISEE**

Patent Applicant/Assignee:

MASTERCARD INTERNATIONAL INC,

Inventor(s):

TARBOX Andrew W,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9618979 A1 19960620

Application: WO 95US9609 19950728 (PCT/WO US9509609)

Priority Application: US 94358198 19941216

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AM AU BB BG BR BY CA CN CZ EE FI GE HU IS JP KE KG KP KR KZ LK LR LT LV
MD MG MN MW MX NO NZ PL RO RU SD SG SI SK TJ TM TT UA UG UZ VN KE MW SD
SZ UG BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 6583

Fulltext Availability:

Detailed Description

Detailed Description

... performing a transaction
to be customized to the needs of each individual
customer. For example, **text box** 501 displays a welcome
message by name to the card user. Text block 515
displays...the card issuing
financial institution to limit withdrawal amounts of a
customer depending on past **credit history** and risk, and
perhaps requiring authorization by the bank if the
requested withdrawal exceeds a...

6/3,K/26 (Item 22 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00281843 **Image available**

TELECOMMUNICATIONS SYSTEM**SYSTEME DE TELECOMMUNICATIONS**

Patent Applicant/Assignee:

CELLTRACE COMMUNICATIONS LIMITED,
MICHAELS Wayne David,
TIMSON Anthony Richard,
DERVAN Aden William,

Inventor(s):

MICHAELS Wayne David,
TIMSON Anthony Richard,
DERVAN Aden William,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9430023 A1 19941222
Application: WO 94GB1295 19940615 (PCT/WO GB9401295)
Priority Application: GB 9312320 19930615; GB 9313772 19930702; GB
9314096 19930708

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AM AT AU BB BG BR BY CA CH CN CZ DE DK ES FI GB GE HU JP KE KG KP KR KZ
LK LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE SI SK TJ TT UA US UZ VN
AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 3956

Fulltext Availability:

Detailed Description

Detailed Description

... fixed memory locations
in which the subscriber can store frequently dialled
numbers and corresponding alphanumeric **tags**. The SIM card
7 of the invention stores the message in one of these
locations...displays it to the subscriber, The user confirms that
he wishes to proceed by pressing **SEND**.

Next, the mobile obtains a voice channel through which
the call proceeds to the dialled...

...his car

hire deal, he enters the PIN number into the mobile 6.,

requesting the **credit information** from the SIM card 7. The SIM card 7 supplies the information and the mobile uses existing voice/data techniques to **transmit** the information to the company, in a format secure against detection by fraudsters, The sale...

...locates the number,, confirms it and enquires as to whether the number is to be **transmitted** verbally, **transferred** over SMS into a given memory location of the subscriber's SIM card or both...

...despatch centre and is posted across the network to the subscriber's communications terminal, which **transmits** a confirmation to the despatch centre, Thus the retry mechanism, which operates until such a confirmation is **received** , is suspended, The communications terminal recognises the message as SMS data, passes it to the SIM card, and if capable, displays a "message **received** " banner, The SIM card in turn recognises the ECS using special hardware and software, and...I/O) manager 15, preferably using the protocol ISO 7816 T=0, A filter 16 **receives** incoming data from the I/O manager and detects any ECS messages from among the short messages **received** , The ECS messages are sent directly to an extended erasable read only memory (E2ROM) 17...

...Each block represents a plurality of memory locations, The frequently dialled numbers and corresponding alphanumeric **tags** are stored at locations 22, The "abbreviated dial numbers" locations 22 and the "short messages..."

Set	Items	Description
S1	3048	CREDIT(1W) (REPORT? OR HISTOR? OR SCORE? OR INFORMATION OR - INQUIR? OR WORTHINESS)
S2	1231534	TRANSFER? OR DOWNLOAD OR UPLOAD OR (DOWN OR UP) () LOAD OR SEND OR TRANSMIT? OR RETURN OR RECEIV???
S3	36492	HTML OR HYPERTEXT OR HYPER() TEXT OR XHTML OR (MARKUP OR MARK() UP OR FORMATTING OR MACHINE) (1W) LANGUAGE? OR SGML OR XML - OR RDF OR VRML OR SVG OR XBRL OR TAGS OR (BUILT OR FILL OR INPUT OR TEXT) (1W) (FORM? OR FIELD? OR BOX OR BOXES)
S4	137	S1 AND S2
S5	0	S4 AND S3
S6	817093	WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME) () (PAGE? OR SITE? OR SERVER?) OR INTERNET OR NET OR WEB OR WWW OR ONLINE OR ON() LINE OR COMPUTER() (BASED OR IMPLEMENTED OR CONTROL? OR OPERAT? OR SYSTEM? ?) OR CGI OR GATEWAY() INTERFACE
S7	32	S4 AND S6
S8	32	RD (unique items)
S9	20	S8 NOT PY>1999

? show files

File 2:INSPEC 1969-2005/Apr W4
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File 35:Dissertation Abs Online 1861-2005/Apr
(c) 2005 ProQuest Info&Learning

File 65:Inside Conferences 1993-2005/May W2
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File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Apr
(c) 2005 The HW Wilson Co.

File 474:New York Times Abs 1969-2005/May 10
(c) 2005 The New York Times

File 475:Wall Street Journal Abs 1973-2005/May 10
(c) 2005 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group

9/5/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2005 Institution of Electrical Engineers. All rts. reserv.

6547334 INSPEC Abstract Number: C2000-05-7810C-080

Title: Design and implementation of cyber education system using Active Server Page and Dynamic Web technology

Author(s): Su-Yeon Kim

Journal: Journal of KISS(C) (Computing Practices) vol.5, no.6 p. 809-15

Publisher: Korea Inf. Sci. Soc,

Publication Date: Dec. 1999 Country of Publication: South Korea

CODEN: CKNCFY ISSN: 1226-2293

SICI: 1226-2293(199912)5:6L.809:DICE;1-M

Material Identity Number: E347-2000-002

Language: Korean Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: We present our implementation of a cyber education system using Dynamic Web and Active Server Pages, key technologies of the current Web . This system is composed of Web pages fitted to user information, which is collected and differentiated by both Active Server technology running at the server and protecting program source and Dynamic Web technology. This system provides information and teaching content according to the progress of a course and user environments based on information such as a school year, a department and credit request information . Therefore login users can receive education services by providing adequate information related to them. (8 Refs)

Subfile: C

Descriptors: distance learning; educational technology; information resources; Internet ; teaching

Identifiers: cyber education system; Active Server Page; Dynamic Web technology; Web pages ; user information; teaching; educational course; World Wide Web ; distance learning

Class Codes: C7810C (Computer-aided instruction); C7210N (Information networks)

Copyright 2000, IEE

9/5/2 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2005 Institution of Electrical Engineers. All rts. reserv.

03302394 INSPEC Abstract Number: C89015504

Title: ECCTIS: a study of on - line usage

Author(s): Taylor, J.

Journal: International Journal of Computers in Adult Education and Training vol.1, no.1 p.71-5

Publication Date: Spring 1988 Country of Publication: UK

ISSN: 0952-6315

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: ECCTIS is a publicly available mainframe-based service of information about all award-bearing courses in further and higher education throughout the United Kingdom. After the Educational Counselling and Credit Transfer Information Service was set up it was extended. It has been responding online to enquirers wanting answers to questions about what subjects or skills can be studied where, when, how, and on what entry terms. All that data is collected and regularly maintained by ECCTIS.

The database contains course records which cover full and part-time, sandwich and in-service courses from post-graduate to non-advanced level study in various subjects, on offer in universities, polytechnics and colleges of further and higher education. (0 Refs)

Subfile: C

Descriptors: educational administrative data processing; information services; interactive systems

Identifiers: **online** information; further education; **on - line** usage; publicly available mainframe-based service; award-bearing courses; higher education; United Kingdom; ECCTIS; database; course records; in-service courses; post-graduate; non-advanced level study; universities; polytechnics; colleges

Class Codes: C7210 (Information services and centres); C7110 (Education)

9/5/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

02569787 INSPEC Abstract Number: B86004313, C86004883

Title: Lloyds Bank banks on SOPHO- NET

Author(s): John, B.

Journal: Tele/Contact no.1 p.16-17

Publication Date: 1985 Country of Publication: Netherlands

CODEN: TECOEN ISSN: 0167-4323

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: Discusses how a six-month pilot trial convinced Lloyds Bank International (LBI) to order a Philips SOPHO- **NET** wide area network; it will link the bank's operations in 47 countries and provide worldwide communications. The pilot scheme consists of three SOPHO- **NET** nodes-two in London and one in New York. But the total network will actually consist of 40 nodes in countries from Peru to Papua. The SOPHO- **NET** system will handle all data and text traffic, including foreign exchange dealings, letters of **credit**, interbank **information** and electronic mail. Until now LBI relied on a message-switching telegraph network. The SOPHO- **NET** system will link a large and diverse range of host computers and data and text terminals. Many mainframe computers are currently in use, including IBM, DEC, Wang, Perkin-Elmer and General Automation. A large number of personal computers and word-processors will also be interconnected, together with a dealer system (City Business System), merchant banking facilities and the funds **transfer** system. (0 Refs)

Subfile: B C

Descriptors: bank data processing; computer networks; data communication systems

Identifiers: Lloyds Bank; SOPHO- **NET**; Lloyds Bank International; LBI; Philips; wide area network; worldwide communications; data; text traffic; foreign exchange dealings; credit; interbank information; electronic mail; message-switching telegraph network; host computers; mainframe computers; IBM; DEC; Wang; Perkin-Elmer; General Automation; dealer system; City Business System; merchant banking facilities; funds **transfer** system

Class Codes: B6210L (Computer communications); C5620W (Other networks); C7120 (Finance)

9/5/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

02311848 INSPEC Abstract Number: D84002530

Title: On - line **system refines Mobil's credit card operations**

Journal: Computerworld vol.18, no.34 p.50

Publication Date: 20 Aug. 1984 Country of Publication: USA

CODEN: CMPWAB ISSN: 0010-4841

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A)

Abstract: Mobil has installed an **online** transaction processing system, designed to capture and **send** credit card purchase information electronically from its service stations to its DP center. At present, approximately 2500 stations are a part of Mobil's network. At these stations, attendants record transactions by entering information into a point-of-sale (POS) terminal that is connected to an **online** data base of customer **credit information**. The data are **transmitted** to Mobil's DP center, where the card is authorized and the sale registered. Then it is uploaded to the firm's billing system for batch processing. At the heart of the system lies a six-processor Nonstop II and TXP system designed by Tandem Computers Inc. The system runs Tandem's Guardian proprietary operating system. Mobil has developed an **online** data base using Encompass, Tandem's relational data base program. A Tandem 6100 communications subsystem manages front-end data communications for the POS terminals. (0 Refs)

Subfile: D

Descriptors: database management systems; point of sale systems; retail data processing

Identifiers: POS terminals; credit transactions; records management; **online** transaction processing system; credit card purchase information; service stations; batch processing; six-processor Nonstop II; TXP system; Tandem Computers Inc.; Guardian proprietary operating system; Mobil; Encompass; relational data base program; Tandem 6100 communications subsystem; front-end data communications

Class Codes: D2140 (Marketing, retailing and distribution); D2050 (Financial applications)

9/5/5 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2005 ProQuest Info&Learning. All rts. reserv.

01388578 ORDER NO: AAD95-00818

OBJECTIVES AND INCENTIVES IN FINANCIAL MARKETS (EXOGENOUS NOISE, CREDIT RATING)

Author: LIU, CHUNG-SHU

Degree: PH.D.

Year: 1994

Corporate Source/Institution: VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY (0247)

Chairman: HANS HALLER

Source: VOLUME 55/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2490. 83 PAGES

Descriptors: ECONOMICS, GENERAL; ECONOMICS, FINANCE

Descriptor Codes: 0501; 0508

This dissertation is a collection of papers investigating objectives and incentives in financial markets.

The first essay (Chapter 2) deals with the endogenous determination of **credit history**, **credit - worthiness**, loans and efforts by borrowers

over time. A financial market with adverse selection and moral hazard is analyzed. Facing the adverse selection, lenders are not able to offer separate contracts to different types of borrowers. However, knowing borrowers' **credit histories**, lenders are able to assign different **credit worthiness** to borrowers that have different **credit histories**, and offer different contracts to different groups. It is shown that if borrowers' credit rating is too low, they make low effort to repay their debts. As a borrower acquires a good **credit history** and has his credit-rating upgraded above a certain point, it becomes worthwhile for him to choose high effort. A low quality borrower may make high effort in early periods in order to build up a good **credit history** and obtain better terms in the future contracts then shift back to the low effort even though his project continues to succeed when he approaches the end of his life. The second essay (Chapter 3) analyzes the effect of exogenous noise on shareholders' unanimous choice in the capital market where investors obtain asymmetric information about future returns. The exogenous noise, which comes with the random exogenous supply of the risky asset, is allowed to grow proportionally or disproportionately with the replica of the economy. We show that initial shareholders of a firm tend to approve the firm's maximization of its **net** market value asymptotically, when the number of replicas of the economy increases. We have proved that if the exogenous noise grows proportionally with the size of the economy, the asymptotic unanimity property holds. With specific parameters in our model, the unanimity property still holds as the exogenous noise grows disproportionately with the economy.

The third essay (Chapter 4) aims at identifying conditions for inefficient investment in both the capital market and the credit market. In the capital market, using the mean-variance model for capital asset pricing to determine the level of investment, one can obtain an under-investment result. Firms putting too much weight on their own variance of the **return** leads to inefficiency. If the variance of each firm's **return** is relatively small compared to its covariance with the market or the market becomes very competitive, then the level of investment approaches the optimal level. However, if each firm's decision is independent of the other firms' decisions, then the optimal investment level is never approximated. In the loan market, due to the dead weight loss of bankruptcy, the optimal level of investment cannot be attained if renegotiation is impossible. The socially optimal level of investment can always be attained if renegotiation is allowed.

9/5/6 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2005 The HW Wilson Co. All rts. reserv.

1229937 H.W. WILSON RECORD NUMBER: BAST95025511

Internet : the network of networks

Compressed Air v. 100 (Apr./May '95) p. 14-17

DOCUMENT TYPE: Feature Article ISSN: 0010-4426 LANGUAGE: English

RECORD STATUS: New record

ABSTRACT: The **Internet**'s global popularity and rapid growth have been compared to the 1950s evolution of the U.S. interstate highway system of roadways. Almost a million users log onto the **Internet** on a daily basis. More than 25,000 intertwined computer networks supply electronic forums, breaking news, electronic mail (e-mail), and commercial information to an estimated 20 million end users. Analysts have predicted that the **Internet** will accommodate 100 million users by the year 2000. The **Internet**

offers fast, cheap ways of **transferring** computer files, such as text documents, technical drawings, images, weather maps, fax documents, **credit reports**, real estate listings, games, breaking news wire reports, and e-mail. Networking technology encourages faster academic collaboration, thereby taking scholarship to new levels. Many employers assume that applicants who apply for jobs advertised in an **Internet** Usenet group possess the high-tech skills required.

DESCRIPTORS: **Internet** ; Local area networks;

9/5/7 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

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04284134 NYT Sequence Number: 000000840818

(Several American banks weigh voluntarily lowering their reported net income for first quarter to reflect lag in receiving interest payments from Argentina; move linked to attempt to reduce pressure that Argentina would be able to apply on banks in future by refusing to pay interest in arrears by 90 days or more (M))

BENNETT, ROBERT A

New York Times, Col. 1, Pg. 1, Sec. 4

Wednesday April 4 1984

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: BANKS AND BANKING; ECONOMIC CONDITIONS AND TRENDS; **CREDIT** ; COMPANY **REPORTS** ; INTEREST (MONEY)

PERSONAL NAMES: BENNETT, ROBERT A

GEOGRAPHIC NAMES: ARGENTINA

9/5/8 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2005 The New York Times. All rts. reserv.

07500004

VISA, MASTERCARD REACH AN AGREEMENT FOR SINGLE SYSTEM OF INTERNET PAYMENT
Sandberg, Jared

Wall Street Journal, Col. 3, Pg. 2, Sec. B

Thursday February 1 1996

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Credit-card giants Visa International and MasterCard International Inc resolve their dispute over standards for electronic commerce and are expected to announce Feb 1 that they have agreed upon technical underpinnings for **transmitting credit -card information** over the **Internet** ; new technology blueprint, dubbed Secure Electronic Transactions, or SET, would allow software developers for **Internet 's World Wide Web** to incorporate a standardized system for accepting credit-card payments (L)

COMPANY NAMES: Visa International Inc; Mastercard International Inc

DESCRIPTORS: Standards and Standardization; World Wide **Web** ; Software Products

PERSONAL NAMES: Sandberg, Jared

9/5/9 (Item 2 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs
(c) 2005 The New York Times. All rts. reserv.

07024955

FRENCH ARE MAKING IT SECURE TO CHARGE PURCHASES ON - LINE

Wall Street Journal, Col. 2, Pg. 3B, Sec. B
Monday April 24 1995

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

France Teleom, French telephone monopoly and developer of Minitel on - line computer network, is offering a built-in smart-card reader called Magis to new generation of terminals; notes each smart card contains personal code eliminating need to send confidential credit -card information over system (M)

COMPANY NAMES: FRANCE TELECOM

DESCRIPTORS: PERSONAL COMPUTERS; ELECTRONIC INFORMATION SYSTEMS

9/5/10 (Item 3 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs
(c) 2005 The New York Times. All rts. reserv.

01117059 NYT Sequence Number: 016289780727

(Chilton Corp receives subpoena from FTC 'pursuant to its investigation of procedures required under the Fair Credit Reporting Act'. Subpoena requests information regarding company's computer system (S).)

Wall Street Journal, Col. 3, Pg. 8

Thursday July 27 1978

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: CHILTON CO; TRADE COMMISSION, FEDERAL (FTC)

DESCRIPTORS: CONSUMER CREDIT; DATA PROCESSING PROGRAMMING AND SYSTEMS;
DISCLOSURE OF INFORMATION; INVESTIGATIONS AND INVESTIGATORY PROCEDURES;
LAW AND LEGISLATION (FEDERAL); SUBPOENAS

9/5/11 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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09217555

Samsung Corp. to launch e-cash business nextApril

SOUTH KOREA: SAMSUNG AND VISA TO JOIN FORCES

The Korea Economic Weekly (XBG) 20 Dec 1999 p.11

Language: ENGLISH

South Korea's Samsung Corporation will forge an alliance with VISA International to enter the "electronic cash" business in South Korea. The venture will be known as VISA Cash Korea tentatively. The service is expected to be launched formally in April 2000. By far, KT Freetel, Hitel, Everland and Lycos have expressed interest in participating in the e-cash business as partners. Electronic cash is basically a type of pre-paid card.

A built-in IC chip makes it possible for the user to **transfer** money from his bank account to the card. It can be used conveniently for payments for purchase made both at stores and **online**. It has an edge over credit cards as users need not worry about leakage of private **credit information**, especially when making **on 0-line** purchases.

COMPANY: LYCOS; EVERLAND; HITEL; FREETEL; VISA INTL; SAMSUNG CORPORATION

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);

EVENT: Company Formation (14);

COUNTRY: South Korea (9SOK);

9/5/12 (Item 2 from file: 583)

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09212510

Hang Seng-AOL to start **online** COD shopping

HONG KONG: SECURED PAYMENT SYSTEM FOR **INTERNET**

South China Morning Post (XKT) 21 Dec 1999 p.t1

Language: ENGLISH

Hang Seng Bank will set up an **Internet** shopping mall with AOL Hong Kong. Unlike other virtual malls, the payment system adopts mobile point of sale terminals (M.POS) In other words, shoppers do not need to provide **credit card information** on the **Internet**. They only need to swipe their cards at the door when goods are delivered. The terminal operates just like fixed line POS terminal except it uses GSM protocol to **transmit** data. The system is expensive at HK\$12,000, compared with fixed line terminal at HK\$7,000-\$8,000. Other companies such as Hypercom and Spectra Technologies will also introduce mobile wireless payment devices. *

COMPANY: SPECTRA TECHNOLOGIES; HYPERCOM; AOL HONG KONG; HANG SENG BANK

EVENT: General Management Services (26); Company Formation (14);

COUNTRY: Hong Kong (9HON);

9/5/13 (Item 3 from file: 583)

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09069882

SAKER NATHANDEL VIA NALLE

SWEDEN: **INTERNET** TRADING TO BE MADE SAFER

Dagens Nyheter (XSU) 04 Mar 1999 p.02

Language: SWEDISH

Comviq Tele2 has developed a new system for safer trade on the **Internet**. The new service, Gismo, is based on the assumption that mobile phone subscriptions are difficult to falsify and they are considered almost 100% safe. For each transaction over the **Internet** a Comviq subscription is required. The company checks **credit - worthiness** and payment safety. Then the transaction is acknowledged with a once-for-all code sent to the mobile phone for approval of the transaction. The **receiver** /client will accept the purchase by pressing the OK button on the phone. Fredrik Berglund, Netcom marketing director, who owns the two above-mentioned companies, says

this is only the beginning of the idea of **Internet** trading.

COMPANY: NETCOM; COMVIQ; GISMO; **INTERNET** ; COMVIQ TELE2

PRODUCT: Cellular Radio Services (4811CR); Telecommunications (4810);
Computers & Auxiliary Equip (3573); Communications Eqp ex Tel (3662);
Database Vendors (7375);

EVENT: Product Design & Development (33);

COUNTRY: Sweden (5SWE);

9/5/14 (Item 4 from file: 583)

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06641448

IBM, EQUIFAX FORM DIGITAL-CERTIFICATION ALLIANCE

WORLD: DIGITAL-CERTIFICATION BY IBM & EQUIFAX

The Asian Wall Street Journal (XKO) 09 Jun 1998 p.12

Language: ENGLISH

IBM and Equifax is making alliance in dealing with digital-certification services. IBM will provide the software while Equifax will offer authentication services to companies. The certification let companies verify the identity of customers shopping on the **Web** or sending electronic mail. Shoppers do not need to **send credit-card information** over the **Internet** in each order.. *

COMPANY: EQUIFAX; **INTERNET**

PRODUCT: Telephone Communications (4811);

EVENT: Company Formation (14);

COUNTRY: General Worldwide (0W);

9/5/15 (Item 5 from file: 583)

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06277123

Improved **Net** trading ready

HONG KONG: ASIA **ON - LINE** PLANS TRADING SERVICE

South China Morning Post (XKT) 05 Mar 1996 TP p.1

Language: ENGLISH

Hong Kong's Asia **On - Line** plans to launch **Internet** trading service, after resolving key security, language, technology and marketing issues, Joseph Sweeney from its parent company Asia Communications Global said. Under the system, **credit card information** will not be **transferred** via the **Internet** but the **transfer** of funds will be conducted between the company's back office and the merchant's bank. Prospective merchants will not be forced to a specific pricing model, but will charge on a pay per view basis, at levels set by publisher. Free software, including news browsing functions, **on - line** shopping and ticketing services will be soon available on file **transfer** protocol (ftp). *

COMPANY: **INTERNET** ; ASIA **ON - LINE**

PRODUCT: Retail Trade (5200); Database Vendors (7375);
EVENT: Product Design & Development (33);
COUNTRY: Hong Kong (9HON);

9/5/16 (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06137064

Le Lyonnais solde son 'annee terrible'

FRANCE: **CREDIT LYONNAIS REPORTS RESULTS FOR 1994**
Le Figaro (XMV) 06 Apr 1995 p.45
Language: FRENCH

In 1994, the French state-owned bank Credit Lyonnais registered a decrease in its market share, which dropped from 5.6% at the end of June 1993 to 5.3% at the end of June 1994 in the domain of credit distribution, while its share in the domain of deposits decreased from 6.2% to 6% over the same period. As part of the restructuring plan of the French state, the state-owned bank Credit Lyonnais **transferred** FFr 131bn **net** assets out of its statement, which led to a FFr 4.1bn decrease in its incomes. In 1994, the bank registered a group consolidated **net** loss of FFr 12.1bn with FFr 46.7bn consolidated equity. Credit Lyonnais' **net** banking product decreased by 9% compared with 1993 to FFr 48.7bn. Exceptional elements excluded, the turnover of the bank decreased by 7%. Credit Lyonnais' gross operating result dropped to FFr 9.2bn, down 30% or down 12.6% with exchange rates and consolidated subsidiaries held constant while overhead expenses decreased by 2.3% in 1994.

COMPANY: CREDIT LYONNAIS

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020);
EVENT: Companies Activities (10); Company Reports & Accounts (83);
COUNTRY: France (4FRA);

9/5/17 (Item 7 from file: 583)
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04210667

nykredit-overskud - men 1,1 mia, kr. ekstrahensaettelser

DENMARK - NYKREDIT POSTS PROFIT DESPITE RESERVE **TRANSFERS**
Teleboersen (TEL) 10 April 1991 p122
Language: Danish

Nykredit, mortgage **credit** institution, **reports net** profit of DKr118 mil in the 13 month-long FY1990 vs DKr178 mil in the previous 12 months. Some DKr1.5 bil was placed in reserve in 1990 vs DKr930 mil, with a further DKr1.1 bil set aside for what Nykredit calls 'probable losses' on its entire foreign holding.**

PRODUCT: Mortgage Bankers & Brokers (6160);
EVENT: COMPANY FINANCIAL DATA (80);
COUNTRY: Denmark (4DEN); OECD Europe (415); European Economic Community
Countries (419); NATO Countries (420); Scandinavian Countries (512);

9/5/18 (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04148599

Ruim 7 procent meer winst voor Credit General

BELGIUM - CREDIT GENERAL REPORTS RISE IN PROFIT
Financieel Economische Tijd (FET) 14 March 1991 p1
ISSN: 0772-0809
Language: Dutch

Credit General (Belgium), Walloon subsidiary of Kredietbank (Belgium), reports a **net** profit of BFr465 mil in 1990, up 7.62% vs 1989. Available profit will rise to BFr572.5 mil thanks to a BFr107.5 mil **transfer**. Balance-sheet total rose to BFr149.4 bil, up BFr31.3 bil. Deposits rose to BFr85.4 bil, up 23.42%. Bank deposits rose to BFr49.6 bil, vs BFr37 bil and company capital rose to BFr4.45 bil vs BFr4.37 bil. On 31 December 1990 private sector credit totalled BFr54.6 bil, up almost 2.61%, and public sector credit stood at BFr56.2 bil vs BFr38.1 bil.

PRODUCT: Financial Services (6000);
EVENT: COMPANY FINANCIAL DATA (80);
COUNTRY: Belgium (4BEL); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420);

9/5/19 (Item 9 from file: 583)
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03888513

BHF-Bank: Ertrag ueber Volumenwachstum

GERMANY - BHF-BANK PARTIAL OPERATING RESULT UP 17.6%
Frankfurter Allgemeine Zeitung (FA) 5 December 1990 p21
Language: German

BHF-Bank Berliner Handels- und Frankfurter Bank (Frankfurt, Germany), **credit** bank, **reports** surplus on interest earnings and commission business up 17.6% to DM154 mil in the first 10 months 1990. In the group, the surplus reached DM200 mil up 12.5%. The balance sheet total was up 3.7% to DM22.8 bil. **Net** interest **received** rose by 13% and increased by 11.5% in the group. **Net** commissions **received** increased by 7% both by the bank and in the group.**

PRODUCT: Financial Services (6000);
EVENT: COMPANY FINANCIAL DATA (80);
COUNTRY: Germany (4GER); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420);

9/5/20 (Item 10 from file: 583)
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03418348

EXPORT CREDIT AGENCY REPORTS LOSS IN 1989

CANADA - EXPORT CREDIT AGENCY REPORTS LOSS IN 1989
Financial Times (C) 1991 (FT) 19 April 1990 p4

The Canadian Export Development Corp (EDC), official export credit agency, **reports** a **net** loss of CDlr198.8 mil in 1989 vs earnings of CDlr4.2 mil in 1988. The **net** loss is due to the EDC increasing its loan loss provisions by CDlr100 mil from retained earnings and by **transferring** its CDlr100 mil balance in its contingency fund. This meant that allowances for loan losses rose to CDlr376 mil at end-1989 vs CDlr167 mil at end-1988. The EDC has total loan receivables of CDlr5.5 bil, of which CDlr4.7 bil is in sovereign risk loans.

Copyright: Financial Times Ltd 1991

PRODUCT: Trade Finance/Export Credit Insurance (6365TF);

EVENT: FOREIGN TRADE (64);

COUNTRY: Canada (2CAN); NATO Countries (420);

Set	Items	Description
S1	37856	CREDIT(1W) (REPORT? OR HISTOR? OR SCORE? OR INFORMATION OR - INQUIR? OR WORTHINESS)
S2	6625437	TRANSFER? OR DOWNLOAD OR UPLOAD OR (DOWN OR UP) ()LOAD OR S- END OR TRANSMIT? OR RETURN OR RECEIV???
S3	285394	HTML OR HYPERTEXT OR HYPER()TEXT OR XHTML OR (MARKUP OR MA- RK()UP OR FORMATTING OR MACHINE) (1W)LANGUAGE? OR SGML OR XML - OR RDF OR VRML OR SVG OR XBRL OR TAGS OR (BUILT OR FILL OR IN- PUT OR TEXT) (1W) (FORM? OR FIELD? OR BOX OR BOXES)
S4	3193	S1(S)S2
S5	112	S4 AND S3
S6	12	S5 NOT PY>1999

? show files

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6/3,K/1

DIALOG(R)File 20:Dialog Global Reporter
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08231258 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Data Privacy Issue Being Addressed By ISPs.

Frances Chan

ASIA COMPUTER WEEKLY

November 15, 1999

JOURNAL CODE: FACW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 977

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... own personal information or credit card information, our servers will then enforce encryption on the **transmitted** data," said the spokesperson.

In the open Internet, Web site and user identity can be...tech. **html**) to educate users about 'Net security.

6/3,K/2

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07520213 (USE FORMAT 7 OR 9 FOR FULLTEXT)

XOOM.com Adopts Cybergold's Payment System for Online Transactions

PR NEWSWIRE

September 30, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 826

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... that can be used to purchase digital content, services and products such as software, music, **credit reports** and publications.

"We are thrilled to have the opportunity to offer Cybergold's Earn and

...

... consumers high-quality, free services over the Web, including homepage building, chat rooms, message boards, **HTML** email, online greeting cards, a Web page counter, clip art and downloadable software. XOOM.com...

6/3,K/3

DIALOG(R)File 20:Dialog Global Reporter
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07374409 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Asbury Park Press, N.J., Trouble Shooter Column

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ASBURY PARK PRESS - NEW JERSEY)

September 21, 1999

JOURNAL CODE: KAPP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 702

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... enclosed deck.

The people that I did know that put this together were wearing name

tags that were not their real names. Being the private investigator that I am, that told...

...advise American visitors of this, the manager says.

If you return the tape with your **credit card information**, the store will credit you a refund.

Trouble Shooter cannot accept inquiries by telephone. Letters...

6/3,K/4

DIALOG(R)File 20:Dialog Global Reporter
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06813494 (USE FORMAT 7 OR 9 FOR FULLTEXT)

FINLAND: RENEWABLE ENERGY TECHNOLOGIES MARKET

INDUSTRY SECTOR ANALYSIS

June 19, 1999

JOURNAL CODE: FISA LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 3895

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Finland are to be paid for within six months from the date the goods are **received**.

For large projects, financing may be able to be obtained from The Finnish National Fund... mail: peter.lund@hut.fi Internet: <http://www.demon.co.uk/tfc/sunday/events/finland.html>

Energy 99 November 17-19, 1999 Helsinki, Finland Organizer: Suomen Messut Messuaukio 1, PL 21...

6/3,K/5

DIALOG(R)File 20:Dialog Global Reporter
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05827697 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Setting up profitable web sites

HINDU

June 21, 1999

JOURNAL CODE: FHIN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1197

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... technology which encrypts all transmitted information. Most net buyers insist on this connection before entering **credit card information**

Need for an order form: This sounds simple enough. However, this can be a very...

...s location.

Writing this capability into your web pages requires a lot more than some **HTML** knowledge. You can purchase software to do this and try and integrate it into your...

... be effective. A functional site contemplating on-line ordering requires expertise in four different areas.

* **HTML** (**hypertext markup language** - standard for the Internet) basic

6/3,K/6

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04720312 (USE FORMAT 7 OR 9 FOR FULLTEXT)

OPINION: Internet Search Can Help Buyers Save on Insurance Rate

Jonathan Sidener

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ARIZONA REPUBLIC - PHOENIX, ARIZONA)

March 22, 1999

JOURNAL CODE: KAZR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 696

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of sites, check out the Big List and miningco.com.
-- www.ambest.com/resource/insdir. **html** -- To find out more about a specific company, try this site, which includes an extensive...

...is safe if you buy insurance online.

"Look for secure connections before you send out **credit information**," he said. "Your browser should tell you that you're entering a secure area."

6/3,K/7

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03888579 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CUSA Technologies Releases New Version of Loan Workstation

BUSINESS WIRE

December 31, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 357

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... screen unique to a specific application type. Users can select radio buttons, check-boxes or **text fields** when designing screens.

A new denial notice conforms to new industry compliance requirements. The debt screen now includes a visual indicator that identifies debts transferred from a **credit bureau inquiry**. Another enhancement allows operators to select default views for displaying loan applications.

CUSA Technologies develops...

6/3,K/8

DIALOG(R)File 20:Dialog Global Reporter
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03601167 (USE FORMAT 7 OR 9 FOR FULLTEXT)

IRT Computimes: CompuServe users warned of card scam

IRISH TIMES, p6

November 30, 1998

JOURNAL CODE: FIRT LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 649

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...of the problem and says it is trying to track down the culprits. It seeks **credit card information** on signup screens, but not by email. Anyone who has answered such an email is...

... year's revenue was shipped nationally vs. internationally?' Meanwhile, Oracle has declared its support for **XML** and plans to integrate it into its Internet platform to facilitate the integration of information ...

6/3,K/9

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03106102

Taxi Interactive Announces the First Internet Shopping Application For Consumers

PR NEWSWIRE

October 14, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 936

... one-click" purchasing using TAXI to buy products and services without having to enter their **credit card information**. This existing new technology has been integrated into the TAXI personalized shopping assistant through a...

... become available over the coming weeks. Using CyberCash's InstaBuy feature, TAXI users enter their **credit card information** only once -- upon installation of the program -- and can purchase products through TAXI at a...

... users had a choice of shopping portals that offered lists of merchant stores connected by **HTML** links. There was no personalization, no instant purchasing, no delivery of targeted promotions and the...

... that can be downloaded from www.mytaxi.com. The program takes approximately 12 minutes to **download** and install on a 28.8 modem. About Taxi Interactive Founded in 1996, Taxi Interactive...

6/3,K/10

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02950123

Brio Technology Adds New Features, Service and Support Offerings to its Award Winning Business Intelligence Product Suite

BUSINESS WIRE

September 28, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1238

... of Brio Enterprise (for more information, go to <http://www.brio.com/press/090298.ap.html>), the Brio Enterprise product family is now available with full DBCS support, enabling organizations to ...

... on Brio's integration with MetaCube, go to <http://www.brio.com/press/0729.inform.html> . For more information on Brio's support for OLE DB for OLAP, go to <http://www.brio.com/press/0729.inform.html> .

...db. [html](http://www.brio.com/press/0729.inform.html) . "Commercial availability of best-of-breed enterprise business intelligence products with OLE DB for OLAP...

...email and the Web. Through Brio's unique Web-based support capabilities, Brio customers can **receive** complete technical support via the Web, with the ability to initiate, monitor and control support...

6/3,K/11

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01496671

PR Newswire Western Summary, Tuesday, April 28, up to 4:00 P.M. PT

PR NEWSWIRE

April 28, 1998 19:33

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1256

...Second Quarter Fiscal Year 1998 Financial Results SFTU045 06:05 r f bc-CA-Cosmo- **VRML** -Animatn (MOUNTAIN VIEW) Cosmo Software Demonstrates Streaming Interactive **VRML** Animations With Synchronous Audio Via RealSystem G2 LATU073 06:30 r f bc-CA-Digitcom...

... ALAMEDA) Geoworks Reports Fourth Quarter Results LATU063 08:04 r f bc-CA-Cosmo-Upgrade- **VRML** (MOUNTAIN VIEW) Cosmo Software Announces Upgrade Of Its Premier **VRML** Client For The PC; Cosmo Player 2.1 for Windows Increases Performance Up to 10...

... 04 r f bc-CA-First-Sullivan-Cardio (MOUNTAIN VIEW) Potential in Cardiovascular Pharmaceutical Markets **Send** Competitors' Hearts Racing LATU049 08:04 r f bc-CA-Cosmo-PageFX-Tool (MOUNTAIN VIEW)...

6/3,K/12

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01493452

PR Newswire California Summary, Tuesday April 28, up to 9:00 A.M. PT

PR NEWSWIRE

April 28, 1998 12:58

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1264

... Shares of Common Stock on Open Market SFTU045 06:05 r f bc-CA-Cosmo- **VRML** -Animatn (MOUNTAIN VIEW) Cosmo Software Demonstrates Streaming Interactive **VRML** Animations With Synchronous Audio Via RealSystem G2 LATU005 06:05 r f bc-CO-Mail...

... ALAMEDA) Geoworks Reports Fourth Quarter Results LATU063 08:04 r f bc-CA-Cosmo-Upgrade- **VRML** (MOUNTAIN VIEW) Cosmo Software Announces Upgrade Of Its Premier **VRML** Client For The PC; Cosmo Player 2.1 for Windows

EIC 3600

Dialog Search

Increases Performance Up to 10 Markets **Send** Competitors' Hearts Racing
LATU049 08:04 r f bc-CA-Cosmo-PageFX-Tool (MOUNTAIN VIEW...

JMB

Date: 11-May-05

Set	Items	Description
S1	23762	CREDIT(W) (REPORT? OR HISTOR? OR SCORE? OR INQUIR? OR WORTH- INESS OR INFORMATION)
S2	3296782	TRANSFER? OR DOWNLOAD? OR UPLOAD? OR (DOWN OR UP) () LOAD? OR SEND? OR TRANSMIT? OR RETURN OR RECEIV?
S3	303665	HTML OR HYPERTEXT OR HYPER() TEXT OR XHTML OR (MARKUP OR MA- RK() UP OR FORMATTING OR MACHINE) (1W) LANGUAGE? OR SGML OR XML - OR RDF OR VRML OR SVG OR XBRL OR TAGS OR (BUILT OR FILL OR IN- PUT OR TEXT) (1W) (FORM? OR FIELD? OR BOX OR BOXES)
S4	2860	S1(S)S2
S5	217	S4 AND S3
S6	42	S5 NOT PY>1999
S7	41	RD (unique items)

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File 810:Business Wire 1986-1999/Feb 28
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(c) 2005 Financial Times Ltd

File 613:PR Newswire 1999-2005/May 11
(c) 2005 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 634:San Jose Mercury Jun 1985-2005/May 10
(c) 2005 San Jose Mercury News

File 624:McGraw-Hill Publications 1985-2005/May 11
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7/3,K/4 (Item 4 from file: 15)
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01952285 46241836

IT executives praise XML and pine for a standard

Waltner, Charles

Informationweek n760 PP: 96, 102 Nov 8, 1999

ISSN: 8750-6874 JRNL CODE: IWK

WORD COUNT: 1420

IT executives praise XML and pine for a standard

DESCRIPTORS: Extensible Markup Language ;

ABSTRACT: IT executives are realizing that XML is more accessible, less expensive, and easier to develop than most intercompany communication technologies, in particular EDI. There are thousands of initiatives under way to develop XML specifications, and most industries are starting to develop their own XML vocabularies and formats. The key for XML is that each industry or horizontal business community needs to develop just one version of XML to address its needs. Fortunately, XML's flexible nature will likely make translation between various versions relatively easy. Even though translating different industry versions of XML should prove relatively easy, there is still concern that if more than one version of XML develops within each industry, the translation challenge will start to multiply exponentially. To avoid such a scenario, IT managers should look to non-profit XML-specification-development groups that broadly represent an industry. The other step is for each leading XML standards consortium for a specific industry to cooperate with other XML standards groups in a related industry.

...TEXT: SPECS WILL DO

Andy Astor didn't have any second thoughts about using the Extensible Markup Language when creating Dun & Bradstreet Corp.'s Global Access electronic information-delivery system Astor, Dun & Bradstreet...

...standards. rankly, I don't believe there will ever be one standard way of exchanging XML data," Astor says. "So I just decided to grab something that was ready to go."

What he grabbed was an XML specification known as FinXML, based on work done in conjunction with the Open Financial Exchange...

...services companies. Astor's not betting that FmXML will become the only way to use XML -but it was one Astor knew could work for his company and his partners.

He's not alone. IT executives are realizing that XML is more accessible, less expensive, and easier to develop than most intercompany communication technologies, in...

...For example, Dun & Bradstreet's Global Access system provides customers with an easy way to download business information, such as credit reports, marketing lists, or purchasing sources, from the company's global network of offices. The use of XML technology makes it easier for these companies to access such information and integrate it into their own applications, Astor says.

Still, EDI is a standard; XML is not. That's the basic dilemma for most IT managers interested in using XML.

Though it would be comforting to have one monolithic XML standard to reference, that's not possible, industry experts say. The best IT managers can do is to use a version of XML most relevant to their data exchange needs.

WORKABLE: Actor chose FxXML to create Dun & Bradstreet...

...that it's not a standard.

CUSTOMIZE.: Each industry needs to develop one version of XML to address its needs says Oasis' Walker.

Laura Walker, executive director of Oasis, an international...

...of product-independent data exchange, says there are thousands of initiatives under way to develop XML specifications, and most industries are starting to develop their own XML vocabularies and formats. Walker says IT managers in most industries shouldn't expect to see a formalized XML specification for a year to 18 months.

Michael Maziarka, a director at consulting firm Cap Ventures, is more blunt. Maziarka says IT managers should never expect a universal XML.

That's OK, Walker says-IT managers shouldn't fear the proliferation of XML specifications. "This is the way it's supposed to be," she says. "It's not a bad thing for groups to develop industry-specific or horizontal applicationspecific XML versions."

Benoit Lheureux, research director at Gartner Group, divides XML standards into two categories. The "foundation standards" are specifications for the basic nature of the...
...oversees development for most Internet technology standards, has already developed version 1.0 of the XML specifications.

Lheureux says there's little debate about these specifications. The area of concern for XML is what Lheureux calls "agreement standards," which involve the formatting of XML, including the vocabulary used and the definition of that vocabulary. This information is contained in so-called data-type definitions, or what in the future will likely be part of XML schemas.

Any two companies exchanging XML must agree on a common datatype definition so each application knows how to interpret the XML data it receives. The problem is that these data type definitions need to be specific...

...any type of data exchange. A car manufacturer, for example, will want to develop an XML vocabulary specific to its business, just as a computer manufacturer will have specific terms for...

...the wholesale banking industry.

Fadi Chehade, CEO of RosettaNet, a consortium that has developed an XML specification for the IT supply-chain industry, compares XML to an alphabet. It requires a grammar and a vocabulary to become a viable language. The danger, Chehade says, comes if too many groups make up their own XML specifications, splintering XML into a bewildering array of competing dialects. "If we don't jump on this issue...

...we will end up with a Tower of Babel," Chehade says.

On the other hand, XML needs to be designed specifically for each industry. RosettaNet, for example, developed 5,000 words for its XML specification, 3,500 of which are unique to products only found in the IT supply...

...such as "mouse part" or "semiconductor." There's no way of getting around industry-specific XML versions if XML is to prove effective, Chehade says. "Like Esperanto, XML will fail if developers try to make it too universal," he says.

The key for XML is that each industry or horizontal business community needs to develop just one version of XML to address its needs, Oasis' Walker says. But this only addresses the needs of data...
...industries, such as office equipment suppliers, will inevitably have to bridge the gap between various XML versions.

Fortunately, XML's flexible nature will likely make translation between various versions relatively easy, some analysts and business data-management software developer, says XML incorporates a suite of languages that facilitate the exchange of data.

For instance, a partner language to XML is the Extensible Style Sheet Language (XSL), which Jaenicke says offers an easy solution for...

...must deal with customers across industries. XSL can map the information from one set of XML data to a set of XML data using a different data-type definition, serving as a translator of sorts. "XML is extraordinarily flexible and extensible," Jaenicke says.

XSL, however, hasn't been ratified by any of the XML standards bodies. So tools for its development and use are still lacking. Jaenicke, for example ...

...not release an XSL processor until next year. Even though translating different industry versions of XML should prove relatively easy, there's still concern that if more than one version of XML develops within each industry, the translation challenge will start to multiply exponentially, costing all companies...

...trading groups that intersect across industries could end up translating dozens of different versions of XML data type definitions and vocabularies.

WILLING TO BEND: Jaenicke, product marketing manager at Object Design, says XML is extraordinarily flexible, incorporating a suite of languages to ease data exchange.

To avoid such a scenario, Walker says IT managers should look to nonprofit XML specification-development groups that broadly represent an industry. The other step is for each leading XML standards consortium for a specific industry to cooperate with other XML standards groups in a related industry.

FinXML, for example, addresses 90% of the data-exchange needs of the wholesale banking industry. One of its remaining challenges is to integrate XML specifications from groups in the financial industry focused on other types of financial transactions, says...

...open standard for FinXML.

In the end, there are no easy answers for development of **XML** specifications. Unlike some other Internet technologies-E-mail, for example one monolithic standard won't work. For **XML** to reach its full potential, it must fractionalize into different specifications for various data exchange...

...Best-case scenario: Each industry ends up with only one specification the best one-for using **XML** to exchange data pertaining to its business. The way IT managers can ensure that this happens is by making their opinions heard. Says Walker of Oasis: "Anyone interested in using **XML** in the future should participate in specification development."

If so, when you go to grab an **XML** toolkit, like Andy Astor, you'll know that it works.

More on **XML** : informationweek.com/760/xml.htm

7/3,K/5 (Item 5 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01909524 05-60516
A business transformed by technology
Murin, Joseph J
Mortgage Banking v60n1 PP: 152-158 Oct 1999
ISSN: 0730-0212 JRNL CODE: MOB
WORD COUNT: 3101

...TEXT: simplify the process."

Four large companies have published requests for proposals for AVMs, Allen says, sending them to the lending institutions looking for AVMs for 2000 to incorporate into their origination...

...for loan processing, he points out. Allen compares the acceptance of AVMs with that of credit scores : Once more of the industry understands their value, AVMs will be used in other areas...parties become more comfortable with using technology, they will discuss standard languages such as extensible mark - up language (**XML**) for the industry. In fact, several initiatives are under way to develop such standards. The MBA has formed a group to explore the **XML** standardization issue. Another group, **XML** Mortgage Partners-which includes Countrywide Home Loans, Inc., VMP/ELF and Waterfield Mortgage Co., among...

7/3,K/6 (Item 6 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01874464 05-25456
The electronic card bazaars
Punch, Linda
Credit Card Management v12n5 PP: 50-55 Aug 1999
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 2120

...TEXT: and really see what's out there from a marketplace perspective."

At the LendingTree, consumers fill out forms that include information needed to screen applicants, including Social Security number, mother's maiden name, monthly rent or mortgage payments, and other financial information. LendingTree then sends the application through its filtering system-a system that compares the consumer's information against the issuers' traditional underwriting criteria- credit score , income, amount requested-and forwards the application to the appropriate issuers. Consumers can log on...

...using an identification number to review the card offers returned by the issuers, and then return the application electronically to the issuer of their choice.

"It's very different from other...

7/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01871453 05-22445
Protection from cover to cover
Daly, Michael J
Security Management v43n8 PP: 115-120 Aug 1999
ISSN: 0145-9406 JRNL CODE: SEM
WORD COUNT: 2482

...TEXT: the customer cannot exit the library. Staff members then respond and confront the customer.

The tags , which cost 15 cents each, are deactivated when someone checks a book out properly. They...

...to stay with the same manufacturer because it did not want to replace the electronic tags that were already in use in millions of books throughout the library system. With this...

...had tried to modify their exit gates to make them compatible with both their own tags and the 3M devices already embedded in the library's books. However, when this concept...at this time.
When a delinquent account is given to the collection agency, the firm sends a letter notifying the customer of the status of the account. Over the next nine weeks, the customer receives several letters and telephone calls demanding that the books be returned and the fines paid...

...notifies them that their failure to pay the fine will be reported to three major credit reporting agencies and placed on their credit report . This action is taken only after the agency has had the account for 120 days...

7/3,K/9 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01796517 04-47508
Private affairs: Public debates
Cocheo, Steve
ABA Banking Journal v91n3 PP: 35-41 Mar 1999
ISSN: 0194-5947 JRNL CODE: BNK
WORD COUNT: 4086

...TEXT: statement (a version of which can be read at <http://www.wachovia.com/privacy/privacy.html> . Its preamble reads, in part:

"[W]e ... want our customers to be confident that their...a privacy policy statement.

Sidebar:

Do consumers really care about privacy?

Long before the Fair Credit Reporting Act set up an "opt-out" procedure for consumers, the Direct Marketing Association, which includes...
...Service. The purpose of both programs is to enable consumers who don't want to receive direct mail materials or telemarketing calls to have their names put on a special list...

7/3,K/10 (Item 10 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01739110 03-90100
Credit union issues
Srinivasan, Aruna; King, B Frank
Economic Review (Federal Reserve Bank of Atlanta) v83n3 PP: 32-41 Third Quarter 1998
ISSN: 0732-1813 JRNL CODE: ECR
WORD COUNT: 6003

...TEXT: requirements have become less important for the analysis of credit risks with the development of credit reporting services and other advances in collecting, transmitting, and analyzing credit information that have made it less costly to assess the likelihood of default on a particular...these positive effects might be some small overall diminution in credit unions' ability to gather credit information and collect debts. This loss will be particularly true for small credit unions. Credit unions...

...whether they are one of a limited set of consumer financial alternatives are likely to receive a great deal of attention.

Footnote:

For more detailed discussions of credit unions and current...

...Membership Litigation Summary." Available on-line at
<<http://www.cuna.org/data/spec-reports/litsum.html> > [June 22,1998].

EMMONS, WILLIAM R., AND WILLI MUELLER. 1997. "Conflict of Interest between Borrowers...al. Decided February 25, 1998. Available on-line at
<<http://supct.law.cornell.edu/supt/html/96-843.ZS.html> > [July 30, 1998].

Reference:

U.S. COURT OF APPEALS FOR THE DISTRICT OF COLUMBIA CIRCUIT...

...Association. Decided July 30, 1996. Available on-line at
<<http://laws.findlaw.com/DC/945295a.html> > [July 24,1998] U.S. DEPARTMENT

OF THE TREASURY. 1997. Credit Unions. Report to Congress...

7/3,K/11 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01683158 03-34148
Wells Fargo offers home equity decisions via Web
O'Brien, Jeanne
Bank Systems & Technology v35n9 PP: 42 Sep 1998
ISSN: 1045-9472 JRNL CODE: BSE
WORD COUNT: 619

...TEXT: on-line use, the engine had to be expanded to all 50 states, and an **HTML** front end had to be built, he added.

Web-based technology is a key to...

...make any dramatic changes, you're not going to be doing too much with that. **HTML** and the Internet languages are relatively easy to code, and there's a wealth of...

...in an average of 2.5 seconds, said Van Der Schouw. First, the data is **transferred** to Wells Fargo's decisioning engine, which is physically connected to the application system. The engine pulls a **credit report** from Zoot Banking Systems, a Bozeman, Mont.-based credit decisioning/analysis firm. Next, the engine...
...customer's property on its database, listing an appraised value for that property. Finally, it **sends** the customer an answer of approval, under review or declined.

In all cases, answers are...

7/3,K/12 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01678701 03-29691
The emerging role of electronic marketplaces on the Internet
Bakos, Yannis
Communications of the ACM v41n8 PP: 35-42 Aug 1998
ISSN: 0001-0782 JRNL CODE: ACM
WORD COUNT: 4554

...TEXT: upon, the product sold must be transported to the buyer (logistics), and payment must be **transferred** to the seller (settlement). Markets typically incorporate mechanisms for logistics and settlement: when a travel...

...other market participants. For instance, this trust role may include banks issuing letters of credit, **credit reporting** bureaus, or rating agencies such as Consumer Reports and Better Business Bureaus, which keep track...of Management, Georgia Institute of Technology, February, 1998; riggs-mgr.iac.gatech.edu/papers/ecvalue. **html**

Author Affiliation:

YANNIS BAKOS (bakos@stern.nyu.edu; www.stern.nyu.edu/~bakos) will be...

7/3,K/13 (Item 13 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01677690 03-28680

Deconstructing information walls: The impact of the European data directive on U.S. businesses

Monahan, P Amy

Law & Policy in International Business v29n2 PP: 275-296 Winter 1998

ISSN: 0023-9208 JRNL CODE: LPI

WORD COUNT: 8404

...TEXT: in conjunction with mandatory regulations or in an effort to thwart proposed legislation. For example, **credit reporting** agencies increase their voluntary measures whenever legislation is proposed to shore up FCRA.54 Other...to share the data collected, although they suggest that data subjects be informed of any **transfer** and given an "opt out" provision.59 Yet, anyone who has ever **received** targeted "spam mail" or a phone call from an unknown solicitor can attest that these...Notice and Opt-Out Principles (last modified Mar. 4, 1998)
(<http://www.osa.net/ppolicy.html>).

57. See Kraus, *supra* note 12, at 77.

58. See *id.*

59. See *id.*

Footnote...

7/3,K/14 (Item 14 from file: 15)
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01668472 03-19462

XML gaining momentum

Orenstein, David

Computerworld v32n29 PP: 43-44 Jul 20, 1998

ISSN: 0010-4841 JRNL CODE: COW

WORD COUNT: 539

XML gaining momentum

ABSTRACT: Extensible Markup Language (XML) is a nascent standard that goes beyond its Hypertext Markup Language (HTML) cousin as a set of document formatting tags that work on any type of computer. It allows data to be shared and transmitted among applications on servers or within applications from server to client. The difference is that **XML tags** can individually identify data in a document with useful classifications, meaning the data can be manipulated, whereas **HTML** affects only appearance. Since the World Wide Web Consortium endorsed the first **XML** standard in 1998, various industries - including chemicals, health care and financial services - have been working to develop their own standards so they can share data. IBM will include **XML** in its WebSphere product later in 1998. ...

...TEXT: New standard enables data manipulation

DEVELOPER DAVID LINGREN gives a lot of credit to Extensible Markup

Language (XML).

Where he and his colleagues once labored to create proprietary protocols to transmit information to customers, they now use the open XML standard. That means faster development times for his company, Dun & Bradstreet, Inc., a Murray Hill, N.J.-based supplier of credit information and other business intelligence.

And it means more flexible, manipulable data for customers rather than...

...page of written reports, said Lingren, who is director of advanced development at the company.

XML is a nascent standard that goes beyond its Hypertext Markup Language (HTML) cousin as a set of document formatting tags that work on any type of computer. It allows data to be shared and transmitted among applications on servers or within applications from server to client. The difference is that XML tags can individually identify data in a document with useful classifications, meaning the data can be manipulated, whereas HTML affects only appearance.

Since the World Wide Web Consortium endorsed the first XML standard earlier this year, various industries -- including chemicals, health care and financial services - have been...

...PRIMER

The 200,000-subscriber Wall Street Journal Interactive Edition is finding early uses for XML, with a prototype of its customized stock results service. The site lets subscribers set up their own stock portfolios, with results delivered to them in a static HTML page; requests to change the arrangement of data must be executed on the server, said Alan Karben, associate director for interactive development. With the XML prototypes, the changes can be implemented more quickly by script on the client side.

"When you ship XML [to the client], you retain the same document smarts you have on the back end," Karben said.

On the vendor side, some companies already are including XML in new products and updates.

IBM will include XML in its WebSphere product later this year, and it has already shipped versions of Lotus ESuite and its TeamConnection components repository product with XML. IBM also offers a Java parser for XML. XML needs to be parsed, and a script, often written in Java or JavaScript, is needed to tell a browser what to do with a parsed XML document.

TEAM STANDARD

IBM has joined with several other companies -- including Oracle Corp., Unisys Corp...

...will go before the Object Management Group on July 27.

Microsoft Corp., meanwhile, will include XML in Office 2000, and its Internet Explorer 4.0 includes XML support. Microsoft officials said the company will enhance support in Version 5.0 of the browser.

But XML is still an immature technology, advocates acknowledged.

"What we're seeing at the moment is a lot of proof-of-concept prototypes,"

said David Webber, a software consultant at **XML** -EDI Group, a vendor organization that looks at ways to use **XML** .

XML advocates warn that complicated implementations could be frustrating and pointless. " **XML** is really quite simple, and that's the point," said Craig Hayman, program director of...

7/3,K/15 (Item 15 from file: 15)

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01640572 02-91561

The legacies left us by database producers

Marcinko, Randall

Database v21n3 PP: 49-58 Jun/Jul 1998

ISSN: 0162-4105 JRNL CODE: DTB

WORD COUNT: 6048

...TEXT: factors.

Legacy data conversion, Year 2000 problem (Y2K), legacy integration, system wrapping, legacy apps, ROI, **SGML** , and legacy data metatagging are expressions that have crept into the press and into the...

...for a one-time lease fee of \$5,000 (<http://www.apa.org/psycinfo/historic.html>).

While I was surprised that the driving force of Historic PsycINFO was to migrate from...also created an environment where data appears simple to convert from any existing format to **HTML** . Van Eman explained that there are currently no software packages able to scan and OCR...large nonmonetary return on investment.

Many associations have databases, frequently in electronic format, that contain **credit history** , buying habits, and addresses of their constituents. The cost to create a new, Web-searchable...

...individual and lawsuits against the organization are deemed to be more damaging than the positive **return** on investment.

Nonmonetary ROI is often much more difficult to calculate than its monetary counterpart...

7/3,K/16 (Item 16 from file: 15)

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01584603 02-35592

Controlling information premia by repackaging asset-backed securities

David, Alexander

Journal of Risk & Insurance v64n4 PP: 619-648 Dec 1997

ISSN: 0022-4367 JRNL CODE: JRI

WORD COUNT: 4562

...TEXT: identify fast and slow pay pools can profit from the market's inefficiency.

For most **receivables** securitized, it is possible to vary the correlation of different securities issued by the separation of microcharacteristics of these **receivables** . In the case of home mortgages, the prepayment behavior

of homebuyers is to a large...

...job. Advances in computer and communications technologies have made possible the collection and dissemination of **credit information** on buyers. This role is often played by mortgage bankers, who often are also involved...of the underlying asset, and the equilibrium strategy of the insider in each security.

formula text omitted (Formula Omitted)

formula text omitted

*** formula text omitted*** (Formula Omitted)

formula text omitted

Since the number of traders with endowment risks is random, the...

...transactions costs increase.

formula text omitted

Noise (Individual) Trader's Demand for the Securities

formula text omitted (Formula Omitted)

for each trader j, aggregate noise traders' demand in the ith security is normally...

...account how order flow in one security affects the prices of all other securities.

formula text omitted (Formula Omitted)

(Formula Omitted)

(Formula Omitted)

(Formula Omitted)

Comment 3

formula text omitted (Formula Omitted)

Comment 5

As noted above, the Kyle (1985) model does not yield a bid...

7/3,K/17 (Item 17 from file: 15)
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01555202 02-06191

Legal potholes on the information superhighway

Richards, Jef I

Journal of Public Policy & Marketing v16n2 PP: 319-326 Fall 1997

ISSN: 0743-9156 JRNL CODE: JMP

WORD COUNT: 6943

...TEXT: in the hands of a marketer. As a result, the Federal Trade

Commission (FTC) has **received** a proposed regulation that would enable consumers to stop marketers from selling their personal information...

...in that data (Teinowitz 1996c). Previous actions by a private consumer and the FTC against **credit reporting** agencies proved unsuccessful (Thomas and Mauer 1997).

So long as consumers are uncomfortable about marketers...content and clear separation from other content,

banning product mascots as Web site spokescharacters,

prohibiting **hypertext** links that jump from nonadvertising areas to advertising areas, and

banning microtargeting of children and...

7/3,K/19 (Item 19 from file: 15)
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01437580 00-88567

Database marketing practice: Protecting consumer privacy

Thomas, Robert E; Maurer, Virginia G

Journal of Public Policy & Marketing v16n1 PP: 147-155 Spring 1997

ISSN: 0743-9156 JRNL CODE: JMP

WORD COUNT: 8307

...TEXT: could portend change in the state law protection of consumer privacy in noncredit databases.

The **credit - reporting** agencies, in contrast, have been regulated by the Federal Trade Commission (FTC) using the FCRA...

...of protecting consumer privacy. Through an interest analysis, we explain why privacy is likely to **receive** scant protection in commercial marketing databases. In addition, we examine the dominant proposals for changing... The plaintiff sued the department stores for transmitting damaging and inaccurate information about her to **credit - reporting** agencies. The U.S. Court of Appeals for the Second Circuit upheld the lower court...suppliers to correct misinformation.
Prescreening and Postscreening

The major proposals would permit the use of **credit - reporting** databases to prescreen and postscreen lists of potential credit subjects. These proposals would require national...

...S5137; S. 650, Sec. 404a, 104th Cong. 2nd Sess.). The user would notify consumers who **received** offers that the offer was based on a consumer **credit report** and explain how to opt out of the prescreening system. A user would be required...

...privacy is compromised depends on how confidential the information identified in the criteria is. Excluding **credit history** information provides some privacy protection, while increasing the degrees of freedom for marketers. Permitting consumers **credit - reporting** agencies. Consumers who find direct marketing beneficial could **receive** that benefit, whereas consumers who wish to maintain their privacy would not have to take...

...a joint notification program, if that were provided for by legislation. In this way the **credit - report** users who benefit from direct marketing would bear the costs of protecting consumer privacy. It...
...be adopted because the opt-in approach places the costs of consumer privacy protection on **credit - report** users without providing a compensating benefit. Therefore, the opt-in would face substantial industry opposition...

...a merchant have to a consumer in reporting information about him or her to a **credit - reporting** agency? The common law standard provided no cause of action in negligence but conceptualized and...

...or knowledge of the falsity, the merchant was provided latitude for error to encourage the **transfer** of valuable information that served the public interest. The FCRA replaced the state common law...and damaging errors. It is far too easy for companies and natural persons to acquire **credit reports** for uses other than credit evaluation, and the law does not place responsibility for privacy...

...Reference:

Avrahami, Ram, "My Life Is Not for Sale" homepage:
<http://cyberhost.com/ragis/article.html>

Avrahami v. U.S. News and World Report, Inc. (1996), No. 95-1318, No. 96...

7/3,K/20 (Item 20 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01365449 00-16436
Windows-based on-line interchange: The future is now
Finnessy, John C
Business Credit v99n1 PP: 24-28 Jan 1997
ISSN: 0897-0181 JRNL CODE: CFM
WORD COUNT: 2684

...TEXT: 2) Financial: Comprised of Billing and in-house Collection information.

3) Flash: Comprised of Flash **Input Form** (to generate the **input form** for mail/fax/on-line users); Flash Entry (to review on-line input for legality...generate and apply all weekly flash data received from the credit group members to individual **credit reports** ; apply collection information **received** from the in-house collection agency to the individual **credit reports** ; maintain and modify member credit experience on over 1 million business; and make rapid changes...

...stored in this database. This function enables the user to save all downloaded information (single **credit reports** , group reports, flash reports, group rosters, master index of accounts) to the hard drive for...
...Group Members

Non-industry credit group members can benefit from the remote software by accessing **credit reports** on-line. Industry credit group members are able to function in a virtually paperless environment. As an on-line user, members **receive / send** their request for names (RFN), consolidated lists, special inquiry lists, group reports, flash inputs, flash reports and

single **credit reports** all through the bulletin board.

Users are able to sign on, download all available reports...to signing in. The user is able to print out different reports (group, flash, single **credit reports**, for example) to a local printer. The print function utilizes the local PC or network...

...pages long, we are working on an option that will enable the user to only **download** those accounts in a group report that were specifically requested. Instead of **downloading** an entire packet of 400 accounts, the user may only have to **download** 100 of those accounts.

The bulletin board host can send a message to all users...

...the scope and depth of our in-house database, increasing the value of single NACM **credit reports**. Members have found that these reports are more accurate, more timely and contain more industry...

7/3,K/21 (Item 21 from file: 15)
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01359109 00-10096
A stunning success
Parker, Kevin
Manufacturing Systems v14n7 PP: 32-88 Jul 1996
ISSN: 0748-948X JRNL CODE: MFS
WORD COUNT: 17716

...TEXT: client/server and new Web environments. Jasmine incorporates several Internet-based de facto standards, including **HTML**, ISAPI, NSAPI, Java, and Visual Basic, and integrates with Netscape's Commerce and Internet servers...Enhancements to its customer service functionality gives users access to data about inventory availability, accounts **receivable** transactions, **credit information**, and communications logs. Multi-national capabilities were added to this version's general ledger modules...

7/3,K/22 (Item 22 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01236743 98-86138
Hitting the road
Steve, Bob
Business Credit v98n3 PP: 16 Mar 1996
ISSN: 0897-0181 JRNL CODE: CFM
WORD COUNT: 607

...TEXT: misc.business .credit).

The Commercial Law League of America (CLLA)-<http://bankrupt.com/clla/clla.html> -- Their page includes a complete list of commercial third-party collection vendors.

D&B Information Services-<http://www.dbisn.com> -- Dun & Bradstreet's Info Services division covers **credit reporting**, **receivable** management and more. Also check out <http://www.dnb.com>, the D&B Corporate Web...

...the useful source list of American manufacturers.

ATT 800 Directory Online-<http://att.net/textonly.html> -- It's a valuable resource, but unless you have access to an ISDN line, you...

7/3,K/23 (Item 23 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01197880 98-47275
The perfect structure
Jones, James D
Mortgage Banking v56n7 PP: 70-78 Apr 1996
ISSN: 0730-0212 JRNL CODE: MOB
WORD COUNT: 3696

...TEXT: of-sale. The loan officer uses a laptop to prequalify consumers, take applications and pull **credit reports**. Outstanding credit issues are resolved. If the loan qualifies for FastTrack processing, the loan officer **downloads** the data and faxes the documents to the central processing center. The application is processed...how Loan Prospector has reordered priorities. Underwriters now focus more attention on what the system **tags** as "refer" loans and the quality control of "approve" loans. Processors now serve as junior...

7/3,K/25 (Item 25 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01071872 97-21266
Network access to credit reports speeds credit decisions
Smith, Doug
Secured Lender v51n4 PP: 56, 80 Jul/Aug 1995
ISSN: 0888-255X JRNL CODE: SCL
WORD COUNT: 910

...ABSTRACT: with faster approvals after it provided credit managers with immediate access to credit bureau reports. **Credit reports** are provided on a nationwide network, making it possible to place credit managers around the...

...the success of this approach is automating the function of accessing the credit records, automatically **transferring** data and maintaining it for possible future use. Credit bureau costs have been reduced by...

...TEXT: with faster approvals. This resulted in earlier shipments and, ultimately, quicker payment for their receivables. **Credit reports** are provided on a nationwide network making it possible to place credit managers around the...

...the success of this approach is automating the function of accessing the credit records, automatically **transferring** the data and maintaining it for possible future use. Credit bureau costs have been reduced...

...system tat will provide clients with dial-up access for initiating transactions and printing reports.

Credit reports are used for new buyers or for buyers for whom the

corporation has not processed orders for a period of time. In the past the factor used a paper-based **credit report** system which required the maintenance of a large paper-filing system where the reports were...

...and deliver the reports. When the credit manager needed a report, he or she would **send** an electronic note to a file room. An associate in the file room would call into the credit bureau on a personal computer, **download** the report, print it out and bring it to the manager. This process typically took...

...least two to three hours or even longer during a particularly busy period.

The automated **credit reporting** system was developed when the factor recognized the need to provide electronic access to the credit bureau over the network and to store the files in electronic format. **Downloading** reports in packet format is considerably less expensive than **text format** because only the data which is actually needed is **downloaded**. Ordering reports in packet format also makes it possible to integrate them into a database...

...may be included in the electronic folder includes "feeds" from other systems such as accounts **receivable** information, banking references, unlimited comments, filing status, performance data, trade group information, etc. The electronic...

7/3,K/26 (Item 26 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01029464 96-78857

The HMDA dragon

Patrick, Pat

ABA Bank Compliance v16n4 PP: 35-41 Apr 1995

ISSN: 0887-0187 JRNL CODE: BCP

WORD COUNT: 5527

...TEXT: staff training could involve loan officers, their secretaries, loan document processors, operations staff who pull **credit reports**, credit file clerks, and so forth. Remember that the staff members who **receive** HMDA applications can be scattered in diverse areas, including commercial lending, private banking, international departments...

...loan officer at my bank that he blew it by not filling out a HMDA **input form** on his \$1 million loan to buy and rehab an old, downtown apartment building, and...to-day help, which can come in any or all of the following forms:

- * LAR **input forms** for data collection, with completion hints for each blank or code;
- * concise and easy-to...

...One bank with many widespread branches and a centralized LAR input office requires that each **input form** be accompanied by a copy of the application, debt-to-income calculation sheet, note if...obligations (see below).

2. Contact the HMDA Contact at your location for help with HMDA **input form**.

3. Obtain government monitoring information (race/sex) on government monitoring form for HMDA loan applications...

7/3,K/27 (Item 27 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00807260 94-56652
Avoiding misuse of new information technologies: Legal and societal considerations
Bloom, Paul N; Milne, George R; Adler, Robert
Journal of Marketing v58n1 PP: 98-110 Jan 1994
ISSN: 0022-2429 JRNL CODE: JMK
WORD COUNT: 10969

...TEXT: data bases to gain names for mailing lists or to screen customers.

TRW, a large **credit - reporting** business, recently found itself the target of charges that it stored and **transmitted** inaccurate information. In 1991, six state attorneys general and the FTC filed suits claiming that TRW failed to follow reasonable procedures, required by the **Fair Credit Reporting Act** (1970) and other state statutes, to ensure a sufficient level of accuracy in its...information technologies to store and transmit credit records must meet the requirements of the **Fair Credit Reporting Act**. Supplying inaccurate **credit information** can lead to sanctions and fines under this Act. Under its provisions, consumers have the right to obtain for a reasonable fee from any **credit reporting** agency their own **credit reports** and the names of parties who have **received** the reports. They also can request investigations of inaccuracies and add statements to their reports...sportsweat. Assume this company uses new information technologies in the following ways:

1. It places **tags** with bar codes on all items so that they can be scanned by retailers, giving...

7/3,K/28 (Item 28 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00654522 93-03743
LAN Keeps Dun & Bradstreet's Data Accessible Around the Globe
LaPlante, Alice
InfoWorld v14n49 PP: 74 Dec 7, 1992
ISSN: 0199-6649 JRNL CODE: IFW
WORD COUNT: 1313

...ABSTRACT: Superbase was chosen for 3 reasons: 1. It ran under Windows. 2. It had a **built -in forms** -building capability. 3. It linked easily to outside programming subroutines written in C language. Before...
...TEXT: services; market information, which produces commercial lists, mailing labels, and other marketing information products; and **credit information** , which tracks business and credit data on commercial enterprises.

Until the mid-1980s, all of...

...as the database of choice for three reasons: It ran under Windows, it had a **built -in forms** -building capability, and it linked easily to

outside programming subroutines written in C.

"When the...

7/3,K/30 (Item 30 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00530051 91-04395
The Wait Is Over: Technology Helps Credit Managers Win the Waiting Game
Lacity, Julie A.
Business Credit v93n1 PP: 8-10 Jan 1991
ISSN: 0897-0181 JRNL CODE: CFM
WORD COUNT: 1690

...TEXT: service to deliver their work. They waited for customer replies.
They waited for banks to send them credit information They waited for
data base reports. They waited, well, for just about everything.

Today, credit...

...it is costly to initiate -- hardware, software, communication,
transmission, and training all carry high price tags .

However, more and more companies will find ways to hurdle these obstacles
in order to...

7/3,K/32 (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2005 PR Newswire Association Inc. All rts. reserv.

00213859 19991111LATH095 (USE FORMAT 7 FOR FULLTEXT)
FASTCredit Delivers First 3-Bureau Merged Credit Reports Over the Internet
PR Newswire
Thursday, November 11, 1999 20:15 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 507

TEXT:

...Corporation's (NYSE: FAF) family of companies and
the nation's largest provider of specialized credit reports , announces
FASTCredit, the technology to order and receive the first 3-bureau,
merged
credit report over the Internet. FASTCredit delivers Instant Merge(R)
credit
reports online, with the click of a mouse, in seconds.

(<http://www.newscom.com/cgi-bin...>

...American CREDCO,
619-938-7349
Company News On-Call: <http://www.prnewswire.com/comp/312375.html> or
fax,
800-758-5804, ext. 312375
Photo: <http://www.newscom.com/cgi-bin/prnh...>

7/3,K/34 (Item 3 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2005 PR Newswire Association Inc. All rts. reserv.

00180313 19990921LATU042 (USE FORMAT 7 FOR FULLTEXT)
IBM Magic Box Technology Propels First American CREDCO's Instant Merge
Credit Reporting Into the 21st Century
PR Newswire
Tuesday, September 21, 1999 08:32 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 793

...First American CREDCO's Instant Merge system generates and delivers a complete, up-to-date **credit report** with merged data from all three bureaus within 30 seconds after **receiving** the request.

"The RS/6000 SP running AIX provides an ideal platform for doing business...

...American CREDCO, 619-938-7238
Company News On-Call: <http://www.prnewswire.com/comp/312375.html> or fax,
800-758-5804, ext. 312375
Web site: <http://www.rs6000.ibm.com>
Web...

7/3,K/35 (Item 4 from file: 613)
DIALOG(R)File 613:PR Newswire
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00176629 19990914MNTU024 (USE FORMAT 7 FOR FULLTEXT)
U.S. Bank and Bridge Internet Technologies Form Alliance to Link Letter Of Credit Data to Trade Documentation Via the Internet
PR Newswire
Tuesday, September 14, 1999 12:36 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 620

TEXT:

...banking module links U.S. Bank and its clients allowing them to access letters of **credit information** advised through U.S. Bank via the Internet. Once Genius Merchant **receives** the letter of credit data, the client can use the data for document creation or...

...S. Bancorp, 612-973-2431
Company News On-Call: <http://www.prnewswire.com/comp/312402.html> or fax,
800-758-5804, ext. 312402
Web site: <http://www.usbank.com>

7/TI/1 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

The use of the Internet for business: the experience of early adopters in Singapore

7/TI/2 (Item 2 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

Counteracting identity fraud in the information age: The Identity Theft and Assumption Deterrence Act

7/TI/3 (Item 3 from file: 15)
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Fair lending law developments

7/TI/4 (Item 4 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

IT executives praise XML and pine for a standard

7/TI/5 (Item 5 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

A business transformed by technology

7/TI/6 (Item 6 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

The electronic card bazaars

7/TI/7 (Item 7 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

Protection from cover to cover

7/TI/8 (Item 8 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

Privately-held company directories

7/TI/9 (Item 9 from file: 15)
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Private affairs: Public debates

7/TI/10 (Item 10 from file: 15)
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Credit union issues

7/TI/11 (Item 11 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

Wells Fargo offers home equity decisions via Web

7/TI/12 (Item 12 from file: 15)
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The emerging role of electronic marketplaces on the Internet

7/TI/13 (Item 13 from file: 15)
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Deconstructing information walls: The impact of the European data directive on U.S. businesses

7/TI/14 (Item 14 from file: 15)
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XML gaining momentum

7/TI/15 (Item 15 from file: 15)
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The legacies left us by database producers

7/TI/16 (Item 16 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

Controlling information premia by repackaging asset-backed securities

7/TI/17 (Item 17 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

Legal potholes on the information superhighway

7/TI/18 (Item 18 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

Foreign exchange

7/TI/19 (Item 19 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

Database marketing practice: Protecting consumer privacy

7/TI/20 (Item 20 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

Windows-based on-line interchange: The future is now

7/TI/21 (Item 21 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

A stunning success

7/TI/22 (Item 22 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

Hitting the road

7/TI/23 (Item 23 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

The perfect structure

7/TI/24 (Item 24 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

The CD/online enablers

7/TI/25 (Item 25 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

Network access to credit reports speeds credit decisions

7/TI/26 (Item 26 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

The HMDA dragon

7/TI/27 (Item 27 from file: 15)
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Avoiding misuse of new information technologies: Legal and societal considerations

7/TI/28 (Item 28 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

LAN Keeps Dun & Bradstreet's Data Accessible Around the Globe

7/TI/29 (Item 29 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

Software

7/TI/30 (Item 30 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

The Wait Is Over: Technology Helps Credit Managers Win the Waiting Game

7/TI/31 (Item 1 from file: 810)
DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

One-bill, universal-password access to Internet information available by subscription or "by click" early next year via Newshare Corp.'s "Clickshare" publishing system; advertisers can track systemwide visits by anonymous user

7/TI/32 (Item 1 from file: 613)
DIALOG(R)File 613:(c) 2005 PR Newswire Association Inc. All rts. reserv.

FASTCredit Delivers First 3-Bureau Merged Credit Reports Over the Internet

7/TI/33 (Item 2 from file: 613)
DIALOG(R)File 613:(c) 2005 PR Newswire Association Inc. All rts. reserv.

XOOM.com Adopts Cybergold's Payment System for Online Transactions

7/TI/34 (Item 3 from file: 613)
DIALOG(R)File 613:(c) 2005 PR Newswire Association Inc. All rts. reserv.

IBM Magic Box Technology Propels First American CREDCO's Instant Merge Credit Reporting Into the 21st Century

7/TI/35 (Item 4 from file: 613)
DIALOG(R)File 613:(c) 2005 PR Newswire Association Inc. All rts. reserv.

U.S. Bank and Bridge Internet Technologies Form Alliance to Link Letter Of Credit Data to Trade Documentation Via the Internet

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The Wall Street Transcript Publishes Advertising/Marketing Services Issue

7/TI/37 (Item 6 from file: 613)
DIALOG(R)File 613:(c) 2005 PR Newswire Association Inc. All rts. reserv.

Countrywide Executive Cameron King Named President of Electronic Financial Services Council

7/TI/38 (Item 1 from file: 813)

DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

**Synopsis of Smart Choice Automotive Group, Inc. Presentation at Southeast
Research Partners Seventh Annual Institutional Investors Conference**

7/TI/39 (Item 2 from file: 813)

DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

**HUD Acts Against Six People and Three Companies in Crackdown On Waste,
Fraud & Abuse in IL, MA, MO And NY**

7/TI/40 (Item 3 from file: 813)

DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

**'CLICKSHARE' ONE-BILL, UNIVERSAL-PASSWORD ACCESS TO INTERNET INFORMATION
AVAILABLE BY SUBSCRIPTION OR 'BY CLICK' EARLY NEXT YEAR;**

7/TI/41 (Item 1 from file: 634)

DIALOG(R)File 634:(c) 2005 San Jose Mercury News. All rts. reserv.

**A WIDE RANGE OF NEW REAL ESTATE LAWS WILL AFFECT NEARLY EVERYONE IN
CALIFORNIA HOUSE RULES**

Set	Items	Description
S1	61201	CREDIT(W) (REPORT? OR HISTOR? OR SCORE? OR INQUIR? OR WORTH- INESS OR INFORMATION)
S2	8695632	TRANSFER? OR DOWNLOAD? OR UPLOAD? OR (DOWN OR UP) ()LOAD? OR SEND? OR TRANSMIT? OR RETURN OR RECEIV?
S3	677023	HTML OR HYPERTEXT OR HYPER()TEXT OR XHTML OR (MARKUP OR MA- RK()UP OR FORMATTING OR MACHINE) (1W)LANGUAGE? OR SGML OR XML - OR RDF OR VRML OR SVG OR XBRL OR TAGS OR (BUILT OR FILL OR IN- PUT OR TEXT) (1W) (FORM? OR FIELD? OR BOX OR BOXES)
S4	6143	S1(S)S2
S5	278	S4 AND S3
S6	148	S4(4S)S3
S7	38	S6 NOT PY>1999
S8	27	RD (unique items)

? show files

File 9:Business & Industry(R) Jul/1994-2005/May 10

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File 275:Gale Group Computer DB(TM) 1983-2005/May 11

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File 621:Gale Group New Prod.Annou.(R) 1985-2005/May 11

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File 636:Gale Group Newsletter DB(TM) 1987-2005/May 11

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File 16:Gale Group PROMT(R) 1990-2005/May 10

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File 160:Gale Group PROMT(R) 1972-1989

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File 148:Gale Group Trade & Industry DB 1976-2005/May 11

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8/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

2201048 Supplier Number: 25479859 (USE FORMAT 7 OR 9 FOR FULLTEXT)
A High-Stakes Card Game
(Credit cards issued online predicted to increase from 990,000 in 1999 to 3.7 mil in 2003; credit lines for those cards will increase from \$5.2 bil in 1999 to \$21.5 bil in 2003)
Financial Service ONLINE, v 5, n 1, p 44+
November 1999
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2012

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...thousands of different kinds of cards that are out there," Semprevivo says.

At LendingTree, consumers fill out forms that include financial information needed to screen applicants. LendingTree then sends the applications through its filtering system, a system that compares the consumers' information against the issuers' traditional underwriting criteria-- credit score, income, amount requested--and forwards the applications to the appropriate issuers. Consumers can log on...

...site using identification numbers to review the card offers returned by the issuers, and then return the applications electronically to the issuers of their choice.

"It's very different from other...

8/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

1312549 Supplier Number: 24120222 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Mobil's Speedpass Gas Payment Card Adds Millionth Customer
(Mobil is using miniature electronic "Speedpass" at gas stations to allow customers to automatically charge fuel purchases to a credit card)
Newsbytes News Network, p N/A
December 22, 1997
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1603

ABSTRACT:
...centers around the use of radio frequency signals. Similar to state-of-the-art toll tags used to reduce waiting time at highway toll booths, the Speedpass key tags contain miniature transponders, small radio-like devices which are preprogrammed with a unique secure ID...
...fill-up. Simultaneously, the Speedpass system contacts Mobil's centralized credit department to verify current credit information, and, in turn, charges the customer's designated credit card. The customer's

credit card...

8/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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911531 Supplier Number: 23820271 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Mobil Claims to Have the Key To Speedy Card Transactions
(Mobil Corp will offer service station customers the option of paying for gas by waving an electronic device in front of the pump, starting 5/97)
Credit Card News, p 6
March 01, 1997
DOCUMENT TYPE: Newsletter (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 495

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Dresser Industries--both based in Austin, Texas--developed the technology used in the devices, which **send** out radio signals to activate the fuel pump. The Speedpass key **tags** hold tiny radio-like devices preprogrammed with an identification number. When a customer uses the key tag, the gasoline pump **sends** out a radio signal powering the key tag to **send** back its own ID code. The system contacts Mobil's credit department to verify **credit information**, and charges the customer's designated credit card. Individual credit card numbers remain outside the...

8/3,K/4 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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02351412 SUPPLIER NUMBER: 57617727 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Tools Of The Global Web-Trade -- Software Helps With Language, Currency, Tax And Other Nuances.(international aspects of electronic commerce)(Internet/Web/Online Service Information)
Hudgins, Christine
InternetWeek, 18
Nov 15, 1999
ISSN: 1096-9969 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1463 LINE COUNT: 00130

... and under.

ECharge offers a similar micropayment service for soft goods-those that are electronically **downloadable** or service-related-with billing through phone companies. Next year, it will launch a service for hard goods with price **tags** exceeding traditional micropayment caps of \$10 to \$20. Under that system, eCharge and others will...

...customers seeking online eCharge accounts. ECharge will also offer pre-payment accounts (filled via bank **transfer**) for students and others who would like to buy online but don't have a qualifying **credit history**

The service will be launched initially in the United States and extended to six countries...

8/3,K/5 (Item 2 from file: 275)

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02348792 SUPPLIER NUMBER: 57481863 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**IT Executives Praise XML And Pine For A Standard -- But Some Experts Say
Only Industry-Specific Specs Will Do.(Dun & Bradstreet Corp.)(Company
Operations)**

Waltner, Charles

InformationWeek, 95

Nov 8, 1999

ISSN: 8750-6874

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 1417

LINE COUNT: 00117

What he grabbed was an **XML** specification known as FinXML, based on work done in conjunction with the Open Financial Exchange...

...services companies. Astor's not betting that FinXML will become the only way to use **XML** -but it was one Astor knew could work for his company and his partners.

He's not alone. IT executives are realizing that **XML** is more accessible, less expensive, and easier to develop than most intercompany communication technologies, in...

...For example, Dun & Bradstreet's Global Access system provides customers with an easy way to **download** business information, such as **credit reports**, marketing lists, or purchasing sources, from the company's global network of offices. The use of **XML** technology makes it easier for these companies to access such information and integrate it into their own applications, Astor says.

Still, EDI is a standard; **XML** is not. That's the basic dilemma for most IT managers interested in using **XML**. Though it would be comforting to have one monolithic **XML** standard to reference, that's not possible, industry experts say. The best IT managers can do is to use a version of **XML** most relevant to their data exchange needs.

Laura Walker, executive director of Oasis, an international...

...of product-independent data exchange, says there are thousands of initiatives under way to develop **XML** specifications, and most industries are starting to develop their own **XML** vocabularies and formats. Walker says IT managers in most industries shouldn't expect to see a formalized **XML** specification for a year to 18 months.

Michael Maziarka, a director at consulting firm Cap Ventures, is more blunt. Maziarka says IT managers should never expect a universal **XML**.

That's OK, Walker says-IT managers shouldn't fear the proliferation of **XML** specifications. "This is the way it's supposed to be," she says. "It's not a bad thing for groups to develop industry-specific or horizontal application-specific **XML** versions."

Benoit Lheureux, research director at Gartner Group, divides XML standards into two categories. The...

8/3,K/6 (Item 3 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

02090579 SUPPLIER NUMBER: 19662963 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Give your site some credit: preparing your Web site to handle credit-card transactions. (includes related article on do-it-yourself commerce sites) (Internet/Web/Online Service Information) (Tutorial)

Tadjer, Rivka

Computer Shopper, v16, n9, p618(6)

Sep, 1997

DOCUMENT TYPE: Tutorial ISSN: 0886-0556 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 6002 LINE COUNT: 00471

... product IDs, pricing, and encryption are all components of shopping-cart software (or the simple **HTML** form that sometimes replaces it), the decision whether to use shopping-cart software is really...

...servers' Secure Sockets Layer (SSL) support and the public/private-key encryption codes used to **transmit** transaction messages--codes approved by standards organizations such as RSA Data Security and offered by...

...Corp. and GTE to Xerox and Microsoft--are more than strong enough to protect consumers' **credit information**.

"But reality has little to do with the comfort level of consumers," he continues. "And..."

8/3,K/7 (Item 4 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01423335 SUPPLIER NUMBER: 10534821 (USE FORMAT 7 OR 9 FOR FULL TEXT)

United States Privacy Council formed. (at the First Conference on

Computers, Freedom & Privacy)

McMullen, Barbara E.; McMullen, John F.

Newsbytes, NEW04010010

April 1, 1991

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 261 LINE COUNT: 00022

... and publisher of Privacy Times and Simon Davies, Privacy International.

The invitees were asked to **fill out forms** indicating their interest in the privacy issues raised and to indicate desire to actively participate...

...oppose the creation of a national ID card; require that organizations obtain informed consent before **transferring** personal information; establish protection for medical, insurance and employee records; reexamine and revise federal privacy law including the Fair **Credit Reporting** Act, Right to Financial Privacy Act, the Privacy Act, and the Electronic Communications Privacy Act...

8/3,K/8 (Item 5 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01241779 SUPPLIER NUMBER: 06318245 (USE FORMAT 7 OR 9 FOR FULL TEXT)

TRW Credentials signs 400,000 subscribers; expands to 20 new markets.

IDP Report, v8, n23, p3(1)

Jan 22, 1988

ISSN: 0197-0178

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 336

LINE COUNT: 00027

...ABSTRACT: now being expanded into 20 new markets; subscribers pay \$35 annually and can access their **credit information**, **send** their credit profiles to creditors, and register their credit cards. Criticism of the service includes...

...information that they are already entitled to free of charge; and consumers are asked to **fill out forms** even though the information is stored electronically.

8/3,K/9 (Item 1 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2005 The Gale Group. All rts. reserv.

01302285 Supplier Number: 45791327 (USE FORMAT 7 FOR FULLTEXT)

'CLICKSHARE' ONE-BILL, UNIVERSAL-PASSWORD ACCESS TO INTERNET INFORMATION

AVAILABLE BY SUBSCRIPTION OR 'BY CLICK' EARLY NEXT YEAR;

PR Newswire, p915NY011

Sept 15, 1995

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1049

... the user desires multiple account relationships). Any publisher with the system might then sell a **hypertext** "page" of information in response to a user's click for a price of 10...

...a free market for that process -- a digital information exchange."

The Clickshare system does not **transmit credit information** across the Internet. This information is stored securely by individual publishers who use the service...

8/3,K/10 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2005 The Gale Group. All rts. reserv.

04105974 Supplier Number: 53982120 (USE FORMAT 7 FOR FULLTEXT)

CHINA: CONSTRUCTION PLANS FOR PROPOSED LONG-DISTANCE GAS PIPELINES, CHINA

NATIONAL PETROLEUM CORP. (CNPC) [CHINA] - Order #: 034199.

WWP- Report on Oil Gas & Petrochemicals in the Developing World, v8, n03, p NA

March, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Newsletter; Trade

Word Count: 1545

... OF COMMERCE <http://www.doc.gov/> BIG EMERGING MARKETS
<http://www.stat-usa.gov/itabems.html> / EXPORT/IMPORT BANK
<http://www.exim.gov/> COMMERCIAL SERVICE <http://www.ita.doc.gov/ita...>

...home/itauscs.html / INTERNATIONAL TRADE ADMINISTRATION
<http://www.ita.doc.gov/> Counsellor (Commercial Affairs) Ph. (202) 328-2520

...

...in the identification of partners for Chinese and foreign enterprises, the promotion of business relationships, **credit reports** as well as the provision of advice regarding legal matters concerning equity and contractual joint...

...foreign-owned enterprises, compensation trade, counter-trade, processing with supplied materials and/or design and **transfer** of technology. It gets involved in feasibility studies, provides information on trade and possible investment...

8/3,K/11 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

04105973 Supplier Number: 53982119 (USE FORMAT 7 FOR FULLTEXT)
CHINA: CONSTRUCTION START-UP ON PLANNED \$30,000,000 SPECIALTY CHEMICALS PLANT IS TENTATIVELY SCHEDULED TO BEGIN SOME TIME IN THE YEAR 2000, WITCO CORP. [USA] - Order #: 034099.
WWP- Report on Oil Gas & Petrochemicals in the Developing World, v8, n03, p NA
March, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Newsletter; Trade
Word Count: 1507

... OF COMMERCE <http://www.doc.gov/> BIG EMERGING MARKETS
<http://www.stat-usa.gov/itabems.html> / EXPORT/IMPORT BANK
<http://www.exim.gov/> COMMERCIAL SERVICE <http://www.ita.doc.gov/ita...>

...home/itauscs.html / INTERNATIONAL TRADE ADMINISTRATION
<http://www.ita.doc.gov/> Counsellor (Commercial Affairs) Ph. (202) 328-2520
...

...in the identification of partners for Chinese and foreign enterprises, the promotion of business relationships, **credit reports** as well as the provision of advice regarding legal matters concerning equity and contractual joint...

...foreign-owned enterprises, compensation trade, counter-trade, processing with supplied materials and/or design and **transfer** of technology. It gets involved in feasibility studies, provides information on trade and possible investment...

8/3,K/12 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

04105972 Supplier Number: 53982118 (USE FORMAT 7 FOR FULLTEXT)
CHINA: CONSTRUCTION CONTRACT AWARD FOR PLANNED \$20,000,000 POLYESTER FILAMENT PLANT, EMS-INVENTA [SWITZERLAND] - Order #: 033999.
WWP- Report on Oil Gas & Petrochemicals in the Developing World, v8, n03, p NA
March, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Newsletter; Trade

Word Count: 1470

... OF COMMERCE <http://www.doc.gov/> BIG EMERGING MARKETS
<http://www.stat-usa.gov/itabems.html> / EXPORT/IMPORT BANK
<http://www.exim.gov/> COMMERCIAL SERVICE <http://www.ita.doc.gov/ita...>
...home/itauscs.html / INTERNATIONAL TRADE ADMINISTRATION
<http://www.ita.doc.gov/> Counsellor (Commercial Affairs) Ph. (202) 328-2520
...

...in the identification of partners for Chinese and foreign enterprises, the promotion of business relationships, **credit reports** as well as the provision of advice regarding legal matters concerning equity and contractual joint...

...foreign-owned enterprises, compensation trade, counter-trade, processing with supplied materials and/or design and **transfer** of technology. It gets involved in feasibility studies, provides information on trade and possible investment...

8/3,K/13 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03874575 Supplier Number: 48459195 (USE FORMAT 7 FOR FULLTEXT)
Practitioners Versus the 'Smart Card'
Information Technology Report, v5, n8, pN/A
May 1, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1399

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...court. This raises the obvious problems associated with the physical security of patient records being **transferred** into the hands of the patients themselves on a card. Last year alone, there were...
...of veracity or prioritize one practitioner's diagnosis over another's? We have the Fair **Credit Reporting** Act for credit bureaus. Would we need another one for medical records? (5) A last...medical record for admissions and various specialties at the hospital. Currently, they are attempting to **receive** endorsement from the Health Care Financing Administration. They have the required mix of expertise to...
...smart card initiatives, check out the following web sites at www.precis-scs.com/healthcare.html and www.siemensrolm.com/news/pr/970623.htm. For information on the -7 Healthcare Data...

8/3,K/14 (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

03733400 Supplier Number: 48072005 (USE FORMAT 7 FOR FULLTEXT)
Contract Opportunities (Part 1 of 4)
Set-Aside Alert, v5, n22, pN/A

Oct 24, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 5508

... 3426. HUD also posts all solicitations on the Internet (<http://www.hud.gov/cts/ctsoprty.html>). If you download the solicitation from the Internet, you are advised to check the HUD...

...sale; packaging and marketing the mortgages; performing detailed seller due diligence; and soliciting subcontractors for **credit reports**, site inspections, and related services. This is an 8(a) set-aside under SIC code ...

...gummed labels. HUD posts all solicitations on the Internet (<http://www.hud.gov/cts/ctsoprty.html>). Be advised that you will not **receive** amendments if you **download** the solicitation from the website. Be sure to check back with the website for updates...gov. Solicitations are also posted on HUD's website (<http://www.hud.gov/cts/ctsoprty.html>). If you download the solicitations from the website, you will NOT automatically receive amendments; HUD...

...may also be downloaded from the HUD Contracting webpage (<http://www.hud.gov/cts/ctsoprty.html>). Potential offerors who download copies of this solicitation from HUD's Contracting webpage will NOT...

8/3,K/15 (Item 6 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03478958 Supplier Number: 47172702 (USE FORMAT 7 FOR FULLTEXT)

Technology: Mobil Claims to Have the Key To Speedy Card Transactions

Credit Card News, pN/A

March 1, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 516

... Dresser Industries--both based in Austin, Texas--developed the technology used in the devices, which **send** out radio signals to activate the fuel pump. The Speedpass key **tags** hold tiny radio-like devices preprogrammed with an identification number. When a customer uses the key tag, the gasoline pump **sends** out a radio signal powering the key tag to **send** back its own ID code. The system contacts Mobil's credit department to verify **credit information**, and charges the customer's designated credit card. Individual credit card numbers remain outside the...

8/3,K/16 (Item 7 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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01460070 Supplier Number: 41981644 (USE FORMAT 7 FOR FULLTEXT)

UNITED STATES PRIVACY COUNCIL FORMED 04/01/91

Newsbytes, pN/A

April 1, 1991

Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 243

... and publisher of Privacy Times and Simon Davies, Privacy International.

The invitees were asked to **fill out forms** indicating their interest in the privacy issues raised and to indicate desire to actively participate...

...oppose the creation of a national ID card; require that organizations obtain informed consent before **transferring** personal information; establish protection for medical, insurance and employee records; reexamine and revise federal privacy law including the Fair **Credit Reporting** Act, Right to Financial Privacy Act, the Privacy Act, and the Electronic Communications Privacy Act...

8/3,K/17 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

07379034 Supplier Number: 60041571 (USE FORMAT 7 FOR FULLTEXT)
The Online Selling Game.(setting up an e-commerce store)(Industry Trend or Event)

ABEL, AMEE
Home Office Computing, v17, n9, p64
Sept, 1999
Language: English Record Type: Fulltext Abstract
Document Type: Magazine/Journal; Trade
Word Count: 3468

... t give you a cent it can't collect. What's more, even when you **receive** a valid authorization, the card may still have been stolen but not yet reported.

Fighting...

...S. addresses.

A special area on the Yahoo Stores site
(store.yahoo.com/vw/warsigoffrau. **html**) is a good resource, offering nine tip-offs to suspect orders and other suggestions to...

8/3,K/18 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07356961 Supplier Number: 58916665 (USE FORMAT 7 FOR FULLTEXT)
Wells Fargo Offers Home Equity Decisions Via Web.

O'Brien, Jeanne
Bank Systems + Technology, v35, n9, p42
Sept, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 609

... on-line use, the engine had to be expanded to all 50 states, and an **HTML** front end had to be built, he added.

Web-based technology is a key to...

...make any dramatic changes, you're not going to be doing too much with that. **HTML** and the Internet languages are relatively easy to code, and there's a wealth of...

...in an average of 2.5 seconds, said Van Der Schouw. First, the data is **transferred** to Wells Fargo's decisioning engine, which is physically connected to the application system. The engine pulls a **credit report** from Zoot Banking Systems, a Bozeman, Mont.-based credit decisioning/analysis firm. Next, the engine...

...customer's property on its database, listing an appraised value for that property. Finally, it **sends** the customer an answer of approval, under review or declined.

In all cases, answers are...

8/3,K/19 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06565470 Supplier Number: 55459683 (USE FORMAT 7 FOR FULLTEXT)
The Electronic Card Bazaars. (A growing number of Web sites offer card applications from many issuers, but are such sites effective marketing tools?)

Punch, Linda
Credit Card Management, pITEM9922800C
August, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2093

... and really see what's out there from a marketplace perspective."

At the LendingTree, consumers **fill out forms** that include information needed to screen applicants, including Social Security number, mother's maiden name, monthly rent or mortgage payments, and other financial information. LendingTree then **sends** the application through its filtering system—a system that compares the consumer's information against the issuers' traditional underwriting criteria—**credit score**, income, amount requested—and forwards the application to the appropriate issuers. Consumers can log on...

...using an identification number to review the card offers returned by the issuers, and then **return** the application electronically to the issuer of their choice.

"It's very different from other...

8/3,K/20 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06056371 Supplier Number: 54185891 (USE FORMAT 7 FOR FULLTEXT)
Lesson 124: XML and XSL. (Technology Tutorial)
Zeichick, Alan
Network, p23(1)
Nov, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade

Word Count: 1890

... h3>

The Extensible Markup Language (XML) is ...</div>

If this example represented the best that XML could do, the technology would have died a swift death; after all, many of those capabilities can be handled using straightforward HTML with Cascading Style Sheets (CSS). The real payoff will come from using XMLs more advanced ...

...the Extensible Linking Language.

DOCUMENT TYPE DEFINITIONS

Earlier, I discussed the prolog section of an XML document. The prolog must contain the <? xml statement, but it may optionally include either DTDS or a link to another file containing DTDS for application to the XML file. DTD validates a well-formed (that is, syntactically correct) XML document; all tags used in the body of the XML document must be defined in the DTD.

The DTD for this Tutorial, for example, would...

...type field must occur once, and only once, within an XML document, but that the author field can occur more than once, so articles with multiple ...

...phone field can contain only digits. You get the idea.

An XML file can be validated only with an XML validating parser. (For a current list of validating parsers, nearly all of which are Java...

...can include in custom applications, rather than ready-to-run programs, see www.w3.org/XML/.) In general, if you're using only XML to build pages for displaying within a browser, you need not worry about DTDS. Those rigid definitions are required, however, to use XML as a domain-specific data-definitional language--to pass e-commerce data between servers, for example, or to standardize a way to describe chemical data, astronomical readings, or consumer credit reports. In those cases, having a strict definition of an XML document's allowable fields, and each field's allowable values and format, will make it easy to implement Web pages that enable the automated transfer of data between applications or organizations. One group doing just that is the XML/EDI Group (www.xmledi.com), which submitted an e-commerce-oriented DTD to the w3c in August 1998.

XML is a work in progress. The only production use of XML technology that I've found so far is in Microsoft's Channel Definition Format (CDF...

...next-generation browsers will have some level of support for parsing or displaying well-formed XML documents.

RELATED ARTICLE: Resources

The World Wide Web Consortium's site at www.w3.org/XML/ should be your first stop. This page provides many links to standards proposals and other papers, newsgroups and forums, and XML software and demo code.

Microsoft maintains a fairly extensive collection of documents about XML and XSL at www.microsoft.com/xml/. The MSXSL.EXE command-line processor and instructions can be found at www.microsoft.com/xml/xsl/msxsl.asp. There are also additional documents at www.microsoft.com/standards/xml/default.asp.

Netscape, which also supports XML, has posted developer information at <http://developer.netscape>...

8/3,K/21 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03340627 Supplier Number: 44622879 (USE FORMAT 7 FOR FULLTEXT)
Security Is Project's Sine Qua Non
Open Systems Today, p8
April 25, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 985

... directory. Starting from the vendors' home pages, the users have been able to click on **hypertext** words to delve deeper into information of special interest to them - for instance, a company...

...made it unsuitable for some of the key functions of any business - the exchange of **credit information** or the **transfer** of money.

To address some of those security problems, Enterprise Integration Technologies has entered into...

8/3,K/22 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

02664361 Supplier Number: 43551085 (USE FORMAT 7 FOR FULLTEXT)
Lowly Fax Leads Banks To New Mortgage Markets
Bank Technology News, p1
Jan, 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1678

... then quickly reads and processes forms without operator assistance. In less than five minutes, customers **receive** via fax a personalized notice from Secor informing them of their prequalification status for a mortgage loan. The response is based on credit scoring using information from the **input form**, **credit reports**, Secor's underwriting standards and Fannie Mae and Freddie Mac requirements. As customers **receive** notice of their prequalification from the bank, Secor loan originators are simultaneously **receiving** the same information at their offices via fax for follow-up.

Realtors benefit by knowing...

8/3,K/23 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

11809453 SUPPLIER NUMBER: 54718513 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Big Brother Is WATCHING YOU.(Internet use and privacy issue)
Management Review, 10
March, 1999
ISSN: 0025-1895 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2564 LINE COUNT: 00200

... support and information. Members of its health network participate in forums on their illnesses and **fill out forms** outlining their medical concerns. Their demographics and courses of treat-ment are passed on to...

8/3,K/24 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

10336508 SUPPLIER NUMBER: 20938979 (USE FORMAT 7 OR 9 FOR FULL TEXT)
XML gaining momentumNew standard enables data manipulationBy David

Orenstein. (Technology Information)(Column)

Orenstein, David

Computerworld, v32, n29, p43(1)

July 20, 1998

DOCUMENT TYPE: Column ISSN: 0010-4841 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 555 LINE COUNT: 00046

... times for his company, Dun & Bradstreet, Inc., a Murray Hill, N.J.-based supplier of **credit information** and other business intelligence.

And it means more flexible, manipulable data for customers rather than

...page of written reports, said Lingren, who is director of advanced development at the company.

XML is a nascent standard that goes beyond its **Hypertext Markup Language (HTML)** cousin as a set of document formatting **tags** that work on any type of computer. It allows data to be shared and transmitted among applications on servers or within applications from server to client. The difference is that **XML tags** can individually identify data in a document with useful classifications, meaning the data can be manipulated, whereas **HTML** affects only appearance.

Since the World Wide Web Consortium endorsed the first **XML** standard earlier this year, various industries -- including chemicals, health care and financial services -- have been...

...data.

The 200,000-subscriber Wall Street Journal Interactive Edition is finding early uses for **XML**, with a prototype of its customized stock results service. The site lets subscribers set up their own stock portfolios, with results delivered to them in a static **HTML** page; requests to change the arrangement of data must be executed on the server, said Alan Karben, associate director for interactive development. With the **XML** prototypes, the changes can be implemented more quickly by script on the client side.

"When...

8/3,K/25 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

10165216 SUPPLIER NUMBER: 20186645 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Integrating legacy systems with intranets. (includes related article on enterprise architecture baseline)

Telleen, Steve; Meltzer, Bart
Business Communications Review, v27, n7, p35(4)
July, 1997
ISSN: 0162-3885 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3431 LINE COUNT: 00284

... come to the website, fill out a form with credit information, submit the form and **receive** information about acceptance or denial of the credit line.

In the web-enabled system, the...

...credit load. The legacy application generates its standard output, which is post-processed into an **HTML** screen and sent back to the application running on the web server which then delivers the **HTML** content to the user's browser.

In the web-based system, the application on the...

...on the web server applies the business rules to the data received, merges the appropriate **HTML** template with the data, then displays the page to the user's browser via the...

8/3,K/26 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

08911725 SUPPLIER NUMBER: 18540141
Electronic delivery of financial information.
Becker, Joanne Mays
Government Finance Review, v12, n3, p23(3)
June, 1996
ISSN: 0883-7856 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2841 LINE COUNT: 00236

... library of preliminary and final official statements, in image form, can be immediately - although slowly - **downloaded** via the Internet at a cost of approximately \$25 plus the expense of Internet access...

...Word or WordPerfect, is instructed to mark or include these formatting tools or sets of **tags**. Thus, a document composed in Word cannot be read or understood in Word Perfect without...

8/3,K/27 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08039272 SUPPLIER NUMBER: 17283720 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Trends on the online horizon: National Online Meeting '95.
Quint, Barbara
Searcher, v3, n6, p34(12)
June, 1995
ISSN: 1070-4795 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 9356 LINE COUNT: 00798

... files update daily and offer access through Internet Web
<http://www.primenet.com/-incad/incad.html> | or gopher and bulletin board access. In July INCAD will install the latest version of...

Set	Items	Description
S1	66	CREDIT(W) (REPORT? OR HISTOR? OR SCORE? OR INQUIR? OR WORTH- INESS OR INFORMATION)
S2	11556	TRANSFER? OR DOWNLOAD? OR UPLOAD? OR (DOWN OR UP) ()LOAD? OR SEND? OR TRANSMIT? OR RETURN OR RECEIV?
S3	6286	HTML OR HYPERTEXT OR HYPER()TEXT OR XHTML OR (MARKUP OR MA- RK()UP OR FORMATTING OR MACHINE) (1W)LANGUAGE? OR SGML OR XML - OR RDF OR VRML OR SVG OR XBRL OR TAGS OR (BUILT OR FILL OR IN- PUT OR TEXT) (1W) (FORM? OR FIELD? OR BOX OR BOXES)
S4	6	S1 AND S3
S5	4	RD (unique items)

? show files

File 256:TecInfoSource 82-2005/Mar
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5/3,K/1

DIALOG(R)File 256:TecInfoSource

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00137581 DOCUMENT TYPE: Review

PRODUCT NAMES: XBRL (843393); Banks (830381)**TITLE:** XBRL Spurs Great Expectations: Two front-running banks aim to...**AUTHOR:** Covalleski, John M**SOURCE:** Bank Technology News, v15 n2 p7(3) Feb 2002**ISSN:** 1060-3506**RECORD TYPE:** Review**REVIEW TYPE:** Product Analysis**GRADE:** Product Analysis, No Rating**REVISION DATE:** 20020730**PRODUCT NAMES:** XBRL (**TITLE:** XBRL Spurs Great Expectations: Two front-running banks aim to...

...

The banking industry is embracing **XBRL** (Extensible Business Reporting Language), a technology that will change how financial data is gathered and ...

...cost and time savings for banks. Several major banks around the world have moved into **XBRL**, which lets users automatically access specific data from reports, and to format them for specific individualized needs. The use of **XBRL** is expected to bring high levels of efficiency to the process of analyzing **credit information**. **XBRL** is a derivative of **XML**, a framework for languages that uses **tags** to identify elements of structured documents. **XBRL** automates the process through which financial reports are gathered and input for analysis. It may help to enhance analysis, and to more rapidly detect problem loans. Currently, **credit reports** are typically seen in hard copy, and it may take days to enter into a bank's analysis program. Using **XBRL**, credit documents could be sent electronically and could be ready for analysis within minutes.

DESCRIPTORS: Banks; Credit Analysis; Financial Institutions; Financial Reporting; **XBRL**

5/3,K/2

DIALOG(R)File 256:TecInfoSource

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00136263 DOCUMENT TYPE: Review

PRODUCT NAMES: Interaction Center (094838); Microsoft Exchange (514811); **ATOMS On-Line Credit Reporting** (714615)**TITLE:** One Queue, No Choking:...ROI arguments**AUTHOR:** Richardson, Robert**SOURCE:** Communications Convergence, v10 n1 p38(5) Jan 2002**ISSN:** 1070-0994

Homepage: <http://www.cconvergence.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20030330

...PRODUCT NAMES: 514811); ATOMS On-Line Credit Reporting (

Intel will base inter-module communications for its Lightning Rod Software application on XML. Other multimedia contact center tools can help companies obtain badly needed return on investment (ROI...

DESCRIPTORS: Call Centers; Computer Telephony; Electronic Customer Service
; Fax Back; Unified Messaging; XML

5/3,K/3

DIALOG(R)File 256:TecInfoSource
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00135514 DOCUMENT TYPE: Review

PRODUCT NAMES: XML (837709); Financial Institutions (833321

TITLE: Wall St. Pins Integration Hopes on Emerging XML Standards

AUTHOR: Mearian, Lucas

SOURCE: Computerworld, v35 n48 p7(1) Nov 26, 2001

ISSN: 0010-4841

Homepage: <http://www.computerworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20020830

PRODUCT NAMES: XML (

TITLE: Wall St. Pins Integration Hopes on Emerging XML Standards

A single XML standard for the financial industry will have to be developed and available before XML can become an open Web interface. Most attendees at the XML on Wall Street conference recently commented that standardization can only be achieved if the securities...

...to create a blueprint for standardization that is based on the International Standards Organization's XML data dictionary, which defines data descriptors. Separate standards are not possible if each user has...

...IP, says Russ Goring, deputy CIO for Dresdner Kleinwort Wasserstein. Dresdner Bank has an internal XML strategy, as do 42 percent of companies in the global financial services industry, says Jean...

...Consortium (W3C). An additional 36 percent of companies in the industry also plan to implement XML as a middleware application, and system integration and data sharing are the best uses of XML. Other conference

attendees say they know little about **XML** but want to use it. For instance, one IT director says she hopes **XML** will permit her to stitch applications together for one view of bond and **credit information**.

DESCRIPTORS: Communications Standards; Financial Institutions; Integration Software; Stock Brokers; Stock Market; **XML**

5/3,K/4

DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

00127216 DOCUMENT TYPE: Review

PRODUCT NAMES: Mortgage EPN (026981)

TITLE: nCommand Is Piloting Online Mortgage Fulfillment

AUTHOR: Marlin, Steven

SOURCE: Bank Systems & Technology, v37 n8 p40(1) Aug 2000

ISSN: 1045-9472

HOME PAGE: <http://www.banktech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20010430

...Mateo, California. Mortgage EPN will aggregate paper and electronic documents from external providers, such as **credit reporting** firms, underwriters, title companies, appraisers, flood certification and mortgage insurers, into complete digital loan packages. Mortgage EPN's **XML** architecture permits seamless integration across different loan and desktop underwriting systems. The system can cut costs, reduce closing times, and provide performance reports. Using **XML** (eXtensible Markup Language) to automate industry-specific documents and processes has cut the high costs of doing business...

...NCommand's service is similar to one from HomeAdvisor Technologies, which ties together underwriting and **credit reporting** engines along with title and consumer information.

DESCRIPTORS: B2B Marketplaces; Credit Analysis; E-Commerce; Loan Processing; Mortgages; Underwriters; **XML**

Set	Items	Description
S1	212	CREDIT(W) (REPORT? OR HISTOR? OR SCORE? OR INQUIR? OR WORTH- INESS OR INFORMATION)
S2	969286	TRANSFER? OR DOWNLOAD? OR UPLOAD? OR (DOWN OR UP) () LOAD? OR SEND? OR TRANSMIT? OR RETURN OR RECEIV?
S3	33117	HTML OR HYPERTEXT OR HYPER() TEXT OR XHTML OR (MARKUP OR MA- RK() UP OR FORMATTING OR MACHINE) (1W) LANGUAGE? OR SGML OR XML - OR RDF OR VRML OR SVG OR XBRL OR TAGS OR (BUILT OR FILL OR IN- PUT OR TEXT) (1W) (FORM? OR FIELD? OR BOX OR BOXES)
S4	1	S1 AND S3
S5	20	S1 AND S2
S6	466088	WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME) () (PAGE? OR SITE? OR SERVER?) OR INTERNET OR NET OR WEB OR WWW OR ONLI- NE OR ON() LINE OR COMPUTER() (BASED OR IMPLEMENTED OR CONTROL? OR OPERAT? OR SYSTEM? ?) OR CGI OR GATEWAY() INTERFACE
S7	49	S1 AND (S6 OR S3)
S8	49	RD (unique items)
S9	30	S8 NOT PY>1999
S10	2	S9 AND S2

? show files

File 3:INSPEC 1969-1982

(c) 1993 Institution of Electrical Engineers

File 4:INSPEC 1983-2005/May W1

(c) 2005 Institution of Electrical Engineers

File 94:JICST-EPlus 1985-2005/Mar W3

(c) 2005 Japan Science and Tech Corp (JST)

File 169:Insurance Periodicals 1984-1999/Nov 15

(c) 1999 NILS Publishing Co.

File 239:Mathsci 1940-2005/Jun

(c) 2005 American Mathematical Society

9/5/1 (Item 1 from file: 3)

DIALOG(R)File 3:INSPEC

(c) 1993 Institution of Electrical Engineers. All rts. reserv.

00821523 INSPEC Abstract Number: C75024998

Title: The computer 'Discredit Bureau'-an extension of a community information utility

Author(s): Carroll, J.M.

Author Affiliation: Computer Sci. Dept., Univ. of Western Ontario, London, Ont., Canada

Conference Title: Proceedings of the ASIS 37th Annual Meeting. vol.11
p.18-23

Editor(s): Zunde, P.

Publisher: American Soc. Information Sci, Washington, DC, USA

Publication Date: 1974 Country of Publication: USA x+278 pp.

ISBN: 0 87715 411 2

Conference Date: 13-17 Oct. 1974 Conference Location: Atlanta, GA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: General, Review (G)

Abstract: The 'Discredit' Bureau borrows some of the computerized information-processing techniques adopted by **credit - reporting** agencies and uses them in the interest of consumers to help them press complaints against suppliers and prospective employers. This is an additional service currently being incorporated into those already afforded by a **computer - based** voluntary information utility dedicated to community service. It is one phase of a continuing study in vivo of the potential role of computing and communications technology in community-wide information interchange. (19 Refs)

Subfile: C

Descriptors: information services

Identifiers: Discredit Bureau; community information utility; consumer complaints

Class Codes: C7210 (Information services and centres)

9/5/2 (Item 2 from file: 3)

DIALOG(R)File 3:INSPEC

(c) 1993 Institution of Electrical Engineers. All rts. reserv.

00663617 INSPEC Abstract Number: C74017801

Title: Burroughs reports (credit information system)

Journal: Burroughs Clearing House vol.58, no.6 p.32-4

Publication Date: March 1974 Country of Publication: USA

CODEN: BCLHAZ ISSN: 0007-6341

Language: English Document Type: Journal Paper (JP)

Treatment: Economic aspects (E)

Abstract: Describes how Huntington National Bank has developed an **on - line** central information file on customer account activity and produces instant **credit histories**. (0 Refs)

Subfile: C

Descriptors: banking; financial administrative data processing; management information systems

Identifiers: central information file; customer account activity; **credit histories**; banks

Class Codes: C7120 (Finance)

9/5/3 (Item 1 from file: 4)

DIALOG(R)File 4:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

6271371 INSPEC Abstract Number: C1999-07-7120-035

Title: KnowX for public records searching

Author(s): Lane, C.

Author Affiliation: TechnoSearch Inc., Oceanside, CA, USA

Journal: Database vol.21, no.5 p.31-3

Publisher: Online Inc,

Publication Date: Oct.-Nov. 1998 Country of Publication: USA

CODEN: DTBSDQ ISSN: 0162-4105

SICI: 0162-4105(199810/11)21:5L:31:KPRS;1-B

Material Identity Number: D059-1999-005

U.S. Copyright Clearance Center Code: 0162-4105/98/\$2.00+00.15

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P); Product Review (R)

Abstract: KnowX started out with the small business customer in mind. Reaching out from their subscription base of large companies and law firms, Information America created KnowX as an affordable alternative for small businesses with less frequent needs for public records. It provides these companies with a pay-as-you-go plan, with no sign-up fees, subscriptions, or commitments. Like their traditional offerings on Information America, KnowX's databases can assist a business in obtaining preliminary information on companies and individuals, verifying financial status and availability of assets, the **credit - worthiness** of a business, detecting patterns of irregularities or adverse behavior, and locating people, such as debtors. They do not, however, intend for their databases to be used for pre-employment screening, as they are not a credit agency. Consumers have also discovered the world of public records through KnowX, and are using these databases to locate their own public records, as well as check on others and find their old friends. Since both consumers and small businesses can include public record novices, KnowX is addressing the need to educate their users through **online** documentation, search tips, and an e-mail newsletter. They have also grouped many of their database searches by subject into Quick and Easy Searches such as The Ultimate People Finder and Background Check in order to help a new customer select the databases that will best meet their search requirements. (0 Refs)

Subfile: C

Descriptors: business data processing; financial data processing; information retrieval; information services

Identifiers: small business customer; Information America KnowX; public records searching; pay-as-you-go plan; databases; preliminary company information; preliminary individual information; financial status verification; asset availability; **credit - worthiness**; irregularity detection; adverse behavior pattern detection; people location; debtors; **online** documentation; search tips; e-mail newsletter; database searches

Class Codes: C7120 (Financial computing); C7250 (Information storage and retrieval); C7210 (Information services and centres)

Copyright 1999, IEE

9/5/5 (Item 3 from file: 4)

DIALOG(R)File 4:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

6030832

Title: Security from the comfort of your own PC

Journal: Security vol.35, no.7 p.65-6

Publisher: Cahners Publishing,

Publication Date: July 1998 Country of Publication: USA

CODEN: SECUEU ISSN: 0890-8826

SICI: 0890-8826(199807)35:7L:65:SFCY;1-X

Material Identity Number: K674-98009

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Afraid of having sensitive data hijacked by cyber pirates on the information highway? Lost among the **Internet** 's database detours while looking for an individual's background information? The **online** -ing of security services, from electronically processed background checks to secure document delivery, puts security professionals in the drivers seat. There are some 1200 public and private databases currently cluttering the **Internet** . In order to open these often confusing or inaccessible avenues, **online** services can now make background checks quick and easy. For example, the **Online Professional Electronic Network**, is a subscriber-based information service that offers businesses and professionals **online** access to both public and proprietary databases. This "one-stop-shop" for background data allows security executives to retrieve information from state and local governments, such as criminal arrest and conviction records, and permissible purpose databases, such as pre-employment **credit reports** . (0 Refs)

Subfile: D

Descriptors: document delivery; human factors; human resource management; **Internet** ; personnel; public administration; security of data

Identifiers: sensitive data; **Internet** databases; **online** security services; electronically processed background checks; secure document delivery; security professionals; public databases; private databases; **Online Professional Electronic Network**; subscriber-based information service; businesses; information retrieval; state governments; local governments; criminal arrest records; criminal conviction records; pre-employment **credit reports**

Class Codes: D1060 (Security); D2080 (Information services and database systems); D5020 (Computer networks and intercomputer communications); D1040 (Human aspects); D2110 (Personnel)

Copyright 1998, IEE

9/5/7 (Item 5 from file: 4)

DIALOG(R)File 4:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

5428350

Title: Information services link private, public [security]

Journal: Security vol.33, no.9 p.24-5

Publisher: Cahnners Publishing,

Publication Date: Sept. 1996 Country of Publication: USA

CODEN: SECUEU ISSN: 0890-8826

SICI: 0890-8826(199609)33:9L:24:ISLP;1-2

Material Identity Number: K674-96011

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Sharing critical information. Always a strategy of savvy security directors, it's taken on increased urgency with threats ranging from sophisticated frauds and terrorism to corporate espionage and product counterfeiting. Security's not only sharing more information among themselves but also finding more and better ways to cozy up to their law enforcement and public safety colleagues. At its core, what's happening is the convergence of two trends: the growing use of **on - line** information

services and the growing closeness of private and public security. Spurred by information technology advances, security professionals, sometimes sharing the same neighborhood, type of business or threat, are linking together. These emerging security information services go beyond mutual associations, a database of former employees accessed by retail security screeners, or computer-accessible consumer **credit - reporting** databases.

(0 Refs)

Subfile: D

Descriptors: information services; police; security

Identifiers: **on - line** information services; critical information sharing; fraud; terrorism; corporate espionage; product counterfeiting; law enforcement; public safety; public security; private security; information technology; security professionals

Class Codes: D1060 (Security); D2080 (Information services and database systems); D2120 (Public administration and law)

Copyright 1996, IEE

9/5/11 (Item 9 from file: 4)

DIALOG(R)File 4:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

5107305 INSPEC Abstract Number: C9512-7120-027

Title: FAME for Windows: testdrive

Journal: Online/CD-ROM Business Information p.205-19

Publication Date: Oct. 1995 Country of Publication: UK

ISSN: 1352-0490

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P); Product Review (R)

Abstract: FAME for Windows is an attractive and sophisticated product, combining an easy-to-use interface with high quality data. Jordans data is comprehensive, providing contact details, accounts data, financial ratios, information on directors, bankers and auditors, and related companies. The recent addition of a credit rating and score adds value to the product. The number of private companies on the database is a definite plus. Of course, only a selection of the important balance sheet and profit and loss account items are included on the database. Our tests revealed that data coverage was even and, depending on what companies are legally required to disclose, generally available. Although this type of data is not very time-critical, the link to Jordans **online** ensures currency. FAME employs a wide range of search options and the software supports wide-ranging criteria searching. Boolean searching is also available for very precise searching. Report outputs are flexible and users can easily customise reports to their own requirements. A labels facility is also available. The cross-referencing of industry codes is very useful and enables comparisons to be made with Bureau van Dijk's other company financial databases. (0 Refs)

Subfile: C

Descriptors: accounts data processing; business data processing; information retrieval; information services; software reviews

Identifiers: FAME for Windows; easy-to-use interface; high quality data; Jordans data; contact details; accounts data; financial ratios; auditors; bankers; directors; credit rating; **credit score**; private companies; financial databases; balance sheet; profit account items; loss account items; search options; wide-ranging criteria searching; Boolean searching; labels facility; cross-referenced industry codes

Class Codes: C7120 (Financial computing); C7250 (Information storage and retrieval); C7210 (Information services and centres)

Copyright 1995, IEE

9/5/12 (Item 10 from file: 4)
DIALOG(R)File 4:INSPEC
(c) 2005 Institution of Electrical Engineers. All rts. reserv.

4797175

Title: On - line system approves loans while customer waits
Journal: Communications News vol.31, no.9 p.27
Publication Date: Sept. 1994 **Country of Publication:** USA
CODEN: CMUNA9 **ISSN:** 0010-3632
Language: English **Document Type:** Journal Paper (JP)
Treatment: Practical (P)
Abstract: When a consumer seeking a loan dials SourceOne Financial Services' call center in Herndon, Va. in the US, a loan service specialist fields the call and asks for basic personal and financial information. As the representative keys in data, the SourceOne system automatically connects to a remote credit bureau database and runs a credit check on the caller. By the end of the conversation, the application and **credit information** provided by the caller is scored and analyzed, and the system pre-approves or rejects the loan-all while the caller is still on the line.
(0 Refs)
Subfile: D
Descriptors: finance; information services
Identifiers: on - line system; loan service specialist; SourceOne Financial Services; call center; financial information; SourceOne system; remote credit bureau database; credit check; **credit information** ; **online** loan approval
Class Codes: D2050 (Financial applications); D2080 (Information services and database systems)

9/5/16 (Item 14 from file: 4)
DIALOG(R)File 4:INSPEC
(c) 2005 Institution of Electrical Engineers. All rts. reserv.

03900865 INSPEC Abstract Number: C91043011

Title: For the record: information on individuals
Author(s): Paul, N.
Author Affiliation: Miami Herald, FL, USA
Journal: Database vol.14, no.2 p.15-23
Publication Date: April 1991 **Country of Publication:** USA
CODEN: DTBSDQ **ISSN:** 0162-4105
Language: English **Document Type:** Journal Paper (JP)
Treatment: Practical (P)
Abstract: Due to the increased accessibility to public records and information about individuals being provided by both government agencies and **online** services various data can easily be gathered on an individual. The author gives an example of this and considers the rise in public records access. She limits the discussion to the kinds of records that are available to searchers through commercially provided direct dial access. She also considers government public records how the information is accessed, types of information **online** and limitations to the use of government records database. She studies similar aspects concerning **credit reports** and lists eight database services that provide public records information.
Subfile: C
Descriptors: financial data processing; government data processing; information retrieval; information services; public administration

Identifiers: national credit network; public records; **online** services; direct dial access; government public records; **credit reports** ; database services

Class Codes: C7130 (Public administration); C7250 (Information storage and retrieval); C7120 (Finance)

9/5/19 (Item 17 from file: 4)

DIALOG(R)File 4:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

03596261 INSPEC Abstract Number: C90029152

Title: European information market-data protection challenges

Author(s): Burkert, H.

Author Affiliation: German Nat. Res. Center for Comput. Sci., Cologne, West Germany

Journal: Transnational Data and Communications Report vol.13, no.1 p.21-5

Publication Date: Jan. 1990 Country of Publication: USA

CODEN: TDCREP ISSN: 0892-399X

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: The two types of information services commercially available in Europe-real-time **online** services and traditional **online** database services-are growing at a rapid rate. Although the amounts of personal data contained in these services heretofore have been relatively small, they are increasing. A number of data protection concerns need to be addressed by firms offering such services. **Credit information** systems are the most readily identifiable target for applying privacy principles, but a much wider array of name-linked data accessibility is likely. For example, the media industry is expected to dramatically expand personal data accumulations. (0 Refs)

Subfile: C

Descriptors: data privacy; DP industry; information services

Identifiers: **credit information** systems; information services; real-time **online** services; **online** database services; data protection; name-linked data accessibility

Class Codes: C7210 (Information services and centres); C6130 (Data handling techniques); C0230 (Economic, social and political aspects)

9/5/22 (Item 20 from file: 4)

DIALOG(R)File 4:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

02447916 INSPEC Abstract Number: D85001319

Title: The all-seeing computer eye in credit control

Author(s): Laurens, P.

Journal: Rydge's vol.58, no.1 p.77-8

Publication Date: Jan. 1985 Country of Publication: Australia

CODEN: RYDGEK ISSN: 0036-0511

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: The introduction of computer technology into the credit control industry is inevitable for the reason that it offers the credit manager more efficient and tighter control over his operations without in any way impinging upon his responsibilities. The advent of computer technology also means timelines of information. The technology gives the credit manager a complete control as he is no longer using a hit and miss system. The

agencies' staff can process enquiries and give reports straight back over the phone by a dial-up terminal which leads the enquirer through the credit check using a simple 'fill in the form' approach. However, computer technology does not stop at the credit check. After granting credit the computer can be used to monitor the subject providing the user with a report on any subsequent court actions, accounts for collection, bankruptcies, etc. One other advantage offered by the computer is the ability for the client to provide bulk accounts or subjects for **credit reports** via computer tape, to be processed by the agency. (0 Refs)

Subfile: D

Descriptors: credit transactions

Identifiers: **online** information processing; computer technology; credit control industry; credit check; **credit reports**

Class Codes: D2050B (Accounting)

9/5/24 (Item 22 from file: 4)

DIALOG(R)File 4:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

02365587 INSPEC Abstract Number: C85003200, D85000045

Title: Online **credit: mixed blessing?**

Author(s): Goodwin, C.

Journal: Computing, The Magazine p.10-11

Publication Date: 8 Nov. 1984 Country of Publication: UK

CODEN: CONPEW ISSN: 0267-4750

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: **Online** databases, such as **credit information** company UAPT's Infolink, are helping to get money moving faster in a recession by giving companies and financial institutions the information they need to make instant decisions on whether to grant credit. But the rise of the **online credit information** service is a mixed blessing. While offering would-be creditors better safeguards against bad debts, it opens the way to disturbing invasions of individuals' financial privacy. (0 Refs)

Subfile: C D

Descriptors: credit transactions; data privacy; information retrieval

Identifiers: **online** databases; UAPT; **credit information** company; Infolink; **online credit information** service; financial privacy

Class Codes: C0230 (Economic, social and political aspects); C7120 (Finance); C7210 (Information services and centres); D1060 (Security); D2050 (Financial applications); D2080 (Information services and database systems)

9/5/25 (Item 23 from file: 4)

DIALOG(R)File 4:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

02342113 INSPEC Abstract Number: B84060423, C84051234

Title: Ensuring full-time access to data (ACE database)

Journal: Data Processing vol.26, no.6 p.36-7

Publication Date: July-Aug. 1984 Country of Publication: UK

CODEN: DPROAT ISSN: 0011-684X

U.S. Copyright Clearance Center Code: 0011-684X/84/060036-02\$03.00

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: Many companies in the information business today depend on the

speed with which they can make their computerized information database available for enquiries. Where clients have direct access to the database from their own **computer systems** or other terminals, great frustration can be caused by sudden or unexpected failure of the host **computer system**. UAPT. Infolink, one of the UK's leading holders of **credit information**, has solved this problem by offering a backup information service through Telecom Gold's electronic mail system. (0 Refs)

Subfile: B C

Descriptors: electronic mail; financial data processing; information services

Identifiers: ACE database; computerized information database; direct access; UAPT. Infolink; information service; Telecom Gold; electronic mail

Class Codes: B6210G (Electronic mail); C7120 (Finance); C7210 (Information services and centres)

9/5/27 (Item 25 from file: 4)

DIALOG(R)File 4:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

02159185 INSPEC Abstract Number: C84002814

Title: Soliditet uses computer - controlled microfilm system to provide credit information

Author(s): Bjarvall, N.

Author Affiliation: Advertising Dept., Kodak AB, Jartalla, Sweden

Journal: IMC Journal vol.18, no.3 p.27-8

Publication Date: 1982 Country of Publication: USA

CODEN: IMGCB7 ISSN: 0019-0012

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: Soliditet has made investments in computer-assisted microfilm retrieval, such as the Kodak IMT and CAR products. Their system has reduced costs and staff time. It is particularly useful because their archives are constantly being altered and the microfilm system can cope with this. The advantages and general principles of their system are presented. (0 Refs)

Subfile: C

Descriptors: financial data processing; microforms

Identifiers: Kodak CAR; **credit information**; Soliditet; computer-assisted microfilm retrieval; Kodak IMT; CAR; archives; microfilm system

Class Codes: C7120 (Finance)

9/5/28 (Item 1 from file: 94)

DIALOG(R)File 94:JICST-EPlus

(c)2005 Japan Science and Tech Corp(JST). All rts. reserv.

00746104 JICST ACCESSION NUMBER: 89A0466255 FILE SEGMENT: JICST-E

Credit information inquiry system by host connection with CIC.

WATABE MASAYA (1)

(1) Intekku Indaiyase

Intekku Kenkyu Kiyo, 1989, NO.26, PAGE.27-34, FIG.5, REF.2

JOURNAL NUMBER: Y0893AAY ISSN NO: 0389-813X

UNIVERSAL DECIMAL CLASSIFICATION: 681.3.02.001

LANGUAGE: Japanese COUNTRY OF PUBLICATION: Japan

DOCUMENT TYPE: Journal

ARTICLE TYPE: Original paper

MEDIA TYPE: Printed Publication

DESCRIPTORS: **computer system** development; **online system**; database;

information network; **online** processing; workstation; information
retrieval; information service; program structure; signal sending;
signal reception; link disturbance
BROADER DESCRIPTORS: development; system; network; treatment; computer;
hardware; retrieval; service; structure; signal transmission;
communication disturbance; disorder/trouble/obstacle
CLASSIFICATION CODE(S): JD02010R

9/5/29 (Item 1 from file: 169)
DIALOG(R)File 169:Insurance Periodicals
(c) 1999 NILS Publishing Co. All rts. reserv.

00135984
Consumer credit reports : effective underwriting tools.
Collins, Patricia
Canadian Insurance, Jul 1992, p24
DOC TYPE: Journal Article
JOURNAL CODE: CI
ABSTRACT: IAO/AIS has recently signed an agreement to provide the insurance
industry with **on - line credit information** on consumers across
Canada. (Author/JAR)
COUNTRY: FOREIGN
DESCRIPTORS: Canada; Risk Selection

9/5/30 (Item 2 from file: 169)
DIALOG(R)File 169:Insurance Periodicals
(c) 1999 NILS Publishing Co. All rts. reserv.

00112937
Insurers can access TRW credit reports from ISO cos.
National Underwriter: Property & Casualty/Risk & Benefits Management, Jan
14 1991, p33
DOC TYPE: Journal Article
JOURNAL CODE: NUPC
ABSTRACT: Reports that Commercial Risk Services and Telecommunications
Incorporated, both Insurance Services Office firms, are offering
authorized insurers **on - line** access to TRW consumer credit files.
(Author/BG)
COUNTRY: UNITED STATES
DESCRIPTORS: Disclosure; Financial Condition

9/TI/1 (Item 1 from file: 3)
DIALOG(R)File 3:(c) 1993 Institution of Electrical Engineers. All rts.
reserv.

Title: The computer 'Discredit Bureau'-an extension of a community
information utility

9/TI/2 (Item 2 from file: 3)
DIALOG(R)File 3:(c) 1993 Institution of Electrical Engineers. All rts.
reserv.

Title: Burroughs reports (credit information system)

9/TI/3 (Item 1 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: KnowX for public records searching

9/TI/4 (Item 2 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Dun & Bradstreet connects with Japan

9/TI/5 (Item 3 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Security from the comfort of your own PC

9/TI/6 (Item 4 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Foreign exchange [Internet business opportunities]

9/TI/7 (Item 5 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Information services link private, public [security]

9/TI/8 (Item 6 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Online market in transition. The Swedish online market as an
indicator of the influences of advances in networking and the success of
the Internet

9/TI/9 (Item 7 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: View from a high seat [executive information systems]

9/TI/10 (Item 8 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Refining a neural network credit application vetting system with a genetic algorithm

9/TI/11 (Item 9 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: FAME for Windows: testdrive

9/TI/12 (Item 10 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: On - line system approves loans while customer waits

9/TI/13 (Item 11 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: CCN Business Information: testdrive

9/TI/14 (Item 12 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: New venues for Textline. Reuter Textline goes up on DIALOG, Data-Star, Mead, MAID, and Global Scan

9/TI/15 (Item 13 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: The Swedish online database services and CD-ROM market-status and trends

9/TI/16 (Item 14 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: For the record: information on individuals

9/TI/17 (Item 15 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Electronic cash: cashfree payment soon no longer a dream

9/TI/18 (Item 16 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Email blooms in Boston

9/TI/19 (Item 17 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: European information market-data protection challenges

9/TI/20 (Item 18 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Sourcing companies information

9/TI/21 (Item 19 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: On - line databases help to keep bankers in the black

9/TI/22 (Item 20 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: The all-seeing computer eye in credit control

9/TI/23 (Item 21 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Computers simulate human reasoning, utilize problem-solving methods

9/TI/24 (Item 22 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Online credit: mixed blessing?

9/TI/25 (Item 23 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Ensuring full-time access to data (ACE database)

9/TI/26 (Item 24 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: On - line system refines Mobil's credit card operations

9/TI/27 (Item 25 from file: 4)
DIALOG(R)File 4:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Soliditet uses computer - controlled microfilm system to provide
credit information

9/TI/28 (Item 1 from file: 94)
DIALOG(R)File 94:(c)2005 Japan Science and Tech Corp(JST). All rts.
reserv.

Credit information inquiry system by host connection with CIC.

9/TI/29 (Item 1 from file: 169)
DIALOG(R)File 169:(c) 1999 NILS Publishing Co. All rts. reserv.

Consumer credit reports : effective underwriting tools.

9/TI/30 (Item 2 from file: 169)
DIALOG(R)File 169:(c) 1999 NILS Publishing Co. All rts. reserv.

Insurers can access TRW credit reports from ISO cos.

Set	Items	Description
S1	14361	CREDIT(W) (REPORT? OR HISTOR? OR SCORE? OR INQUIR? OR WORTH- INESS OR INFORMATION)
S2	550264	TRANSFER? OR DOWNLOAD? OR UPLOAD? OR (DOWN OR UP) ()LOAD? OR SEND? OR TRANSMIT? OR RETURN OR RECEIV?
S3	29753	HTML OR HYPERTEXT OR HYPER()TEXT OR XHTML OR (MARKUP OR MA- RK()UP OR FORMATTING OR MACHINE) (1W)LANGUAGE? OR SGML OR XML - OR RDF OR VRML OR SVG OR XBRL OR TAGS OR (BUILT OR FILL OR IN- PUT OR TEXT) (1W) (FORM? OR FIELD? OR BOX OR BOXES)
S4	4417	S1(4S)S2
S5	98	S4(4S)S3
S6	29	S5 NOT PY>1999
S7	26	RD (unique items)

? show files

File 267:Finance & Banking Newsletters 2005/May 10

(c) 2005 The Dialog Corp.

File 268:Banking Info Source 1981-2005/May W1

(c) 2005 ProQuest Info&Learning

File 553:Wilson Bus. Abs. FullText 1982-2004/Dec

(c) 2005 The HW Wilson Co

File 625:American Banker Publications 1981-2005/May 11

(c) 2005 American Banker

File 626:Bond Buyer Full Text 1981-2005/May 11

(c) 2005 Bond Buyer

File 647:CMP Computer Fulltext 1988-2005/Apr W4

(c) 2005 CMP Media, LLC

7/3,K/1 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00371407 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Consulting services and outsourcing
Fensterstock, Albert
Business Credit, v101, n8, p24-26, Sep 1999 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 01294

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... scoring, analysis, and credit management reporting; and Month End
Reporter-software designed to automate the **credit reporting** function
and fill in the gaps left by typical accounting system reports. You can use
...

...net and begin your search. .
Creditors Service Corporation
www.geocities.com/Eureka/Suite/5300/index.html
Creditors Service Corporation was formed in January of 1996 by Michael
V Meerman, CCE, who...

7/3,K/2 (Item 2 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00359947 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Unbundling the cost picture
Mondor, Paul
Real Estate Finance Today, v16, n12, p2, Mar 29, 1999 DOCUMENT TYPE:
Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:
Abstract Fulltext
WORD COUNT: 00947

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... would deliver economies of scale to even the smallest lenders. In
all cases, consumers would **receive** a firm statement of the total cost of
a loan. And lenders would have a...

...the first time, the costs of ancillary services would be a component of
the "price **tags** " on the basis of which consumers shop.

Some have argued that this approach would place...

...true consumers of the services in question.

Some have argued that the ancillary services-appraisal, **credit**
report, pest inspection, survey, tax service, flood determination,
etc.-are consumer services and that, therefore, consumers...

7/3,K/3 (Item 3 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00358378 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Private affairs: Public debates
Cocheo, Steve

ABA Banking Journal, v91, n3, p35-41, Mar 1999 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 04086

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... statement (a version of which can be read at
<http://www.wachovia.com/privacy/privacy.html> . Its preamble reads, in
part:

"[W]e ... want our customers to be confident that their...

...find that Wachovia is willing to go beyond the norm. For example, under
the Fair **Credit Reporting** Act the bank is the obligated to offer
customers the right to request that the...

...by Wachovia and third party providers working with Wachovia. Persons who
do not wish to **receive** such telephone calls may inform the person calling
them accordingly and they will be placed...

...of persons we may not solicit by phone. ...While this may mean consumers
might not **receive** product information of interest to them, we will also
respect anyone's wish not to **receive** promotional mail solicitations
(i.e., mailings independent of routine statement and other customer service
mailings...

...Web site, instructions are given on how to disallow "cookies"the
messages a Web server **sends** to a Web browser for marketing and other
reasons.

Both steps, getting off lists and...

7/3,K/4 (Item 4 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00353425 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Secondary systems: The basics

Foster, Douglas D

Mortgage Banking, v59, n4, p121-123, Jan 1999 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01181

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... loan. If the shipping function is part of secondary marketing, the
loan information can be **transferred** seamlessly to the new area of
responsibility-no redundant data entry.

However, the disadvantage of...

...variable, based on location (state/county/Zip), loan amount and specific
loan parameters such as **credit score** and source (including partnerships
with other mortgage lenders offering specialized products). The system
should allow...

...addition, the ability to incorporate pricing based on credit risk
factors such as LTV and **credit score** (risk-based pricing) is becoming
increasingly important.

The system should allow customized price sheets to...

...not a lender is currently doing business on the Web, there should be an
interface (**HTML** , **XML** , **FTP**) that would allow posting to a Web site.

PIPELINE TRACKING: Loans should be tracked...

7/3,K/5 (Item 5 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00342774 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Wells Fargo offers home equity decisions via Web
O'Brien, Jeanne
Bank Systems & Technology, v35, n9, p42, Sep 1998 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00619

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... on-line use, the engine had to be expanded to all 50 states, and an
HTML front end had to be built, he added.
Web-based technology is a key to...

...make any dramatic changes, you're not going to be doing too much with
that. **HTML** and the Internet languages are relatively easy to code, and
there's a wealth of...

...in an average of 2.5 seconds, said Van Der Schouw. First, the data is
transferred to Wells Fargo's decisioning engine, which is physically
connected to the application system. The engine pulls a **credit report**
from Zoot Banking Systems, a Bozeman, Mont.-based credit
decisioning/analysis firm. Next, the engine...
...customer's property on its database, listing an appraised value for that
property. Finally, it **sends** the customer an answer of approval, under
review or declined.

In all cases, answers are automatically **transmitted** to a fulfillment
process that generates the documents required by law and mails them out...

7/3,K/6 (Item 6 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00330619 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Capitol Federal Savings & Loan adds flexibility with OS/2 upgrade
Baljko, Jennifer L
Bank Systems & Technology, v35, n3, p44, Mar 1998 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00779

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... in OS/2 Warp 4 is a nice TCI/IP environment."
He added, "We still **send** interoffice memos by hand. I shake my head
every time I see someone hand-delivering...

...Capitol Federal automate its loan origination and credit approval
process. Traditionally, loan officers had to **fill** in **forms** manually and
later input the information into the database. With the operating system
upgrades, loan...

...the credit side, bank employees will be able to get information
instantly about a customers **credit history** due to the improved

electronic-transmission process.

With the infrastructure already in place, the OS...

7/3,K/7 (Item 7 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00307562 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Mobil claims to have the key to speedy card transactions

Anonymous

Credit Card News, p6, Mar 1, 1997 DOCUMENT TYPE: Newsletter Article

LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00505

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... manufacturer Dresser Industriesboth based in Austin, Texas-developed the technology used in the devices, which **send** out radio signals to activate the fuel pump. The Speedpass key **tags** hold tiny radio-like devices preprogrammed with an identification number. When a customer uses the key tag, the gasoline pump **sends** out a radio signal powering the key tag to **send** back its own ID code. The system contacts Mobil's credit department to verify **credit information**, and charges the customer's designated credit card. Individual credit card numbers remain outside the...

7/3,K/8 (Item 8 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00303199 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Windows-based on-line interchange: The future is now

Finnessy, John C

Business Credit, v99, n1, p24-28, Jan 1997 DOCUMENT TYPE: Journal Article

LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02684

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 2) Financial: Comprised of Billing and in-house Collection information.

3) Flash: Comprised of Flash **Input Form** (to generate the **input form** for mail/fax/on-line users); Flash Entry (to review on-line input for legality....

...Experience/Flash/Request for Names History.

7) Single: Used to search the database for individual **credit reports** and autofax them to non on-line members. Also used to set up Special Inquiry Lists for group members needing updated **credit information**.

8) Windows: As with any Windows application, there are a variety of features to streamline...

7/3,K/9 (Item 9 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00288401 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Hitting the road

Steve, Bob

Business Credit, v98, n3, p16, Mar 1996 DOCUMENT TYPE: Journal Article

LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00607

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... s-http://www.teleport.com/-richh/ -- This site offers a summary of financial ratios, international **credit information** and much more.

Webmaster Rich Hall also runs a useful electronic mailing list and Usenet

...

...misc.business .credit).

The Commercial Law League of America

(CLLA)-http://bankrupt.com/clla/clla . **html** -- Their page includes a complete list of commercial third-party collection vendors.

D&B Information Services-http://www.dbisn.com -- Dun & Bradstreet's Info Services division covers **credit reporting**, **receivable** management and more. Also check out http://www.dnb.com, the D&B Corporate Web...

...the useful source list of American manufacturers.

ATT 800 Directory Online-http://att.net/textonly. **html** -- It's a valuable resource, but unless you have access to an ISDN line, you...

7/3,K/10 (Item 10 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00277146 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Computer models streamline small business lending

Wayman, Kenneth L II; Ostrum, Anne D

Hoosier Banker, v79, n12, p6-9, Dec 1995 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01368

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... factors provide the best way to predict repayment patterns.

Most of these indicators involve the **credit history** of the firm and its owner. Analysis shows that these factors, such as old tax...

...off debts are more likely to pay off new loans than are those with troubled **credit histories**.

The importance of the **credit report** in nearly all scoring models highlights the need for an automated interface to the major...

...of software packages that provide electronic access to credit bureaus. Some of these packages can **download** reports in packet format that is ideally suited for insertion in a scoring model and also considerably less expensive than **text format**, because only the information which is actually needed is **downloaded**.

The ability of the software to **download** data in packet form makes it possible to buy only the needed packets and has reduced credit bureau costs by 20 percent. **Credit reports** are stored on disk, and account managers can go on line at any time to...

...in an electronic folder, which includes feeds from other systems such as banking references, accounts **receivable** information, legal databases,

etc.

The **credit - reporting** system has the potential to go far beyond traditional credit bureau sources. An online database...

7/3,K/11 (Item 11 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00270298 (USE FORMAT 7 OR 9 FOR FULLTEXT)

GoldWorks network expanded

Anonymous

National Mortgage News, v19, n40, p14A, Jul 24, 1995 DOCUMENT TYPE:
Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:
Abstract Fulltext
WORD COUNT: 00509

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... users of GoldWorks can "subscribe" to a Freddie Mac forms service that will not only **download** forms to the user's computer but will automatically **download** revised forms when revisions occur. The subscribe function is modeled after Internet's newsgroup facility...

...protocols. In fact, the information pages provided on the screen to users is prepared using " **html** " codes allowing for full **hypertext** capability. It also means that information prepared by third-party vendors for display on GoldWorks...

7/3,K/12 (Item 12 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00268298 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Network access to credit reports speeds credit decisions

Smith, Doug

Secured Lender, v51, n4, p56,80, Jul/Aug 1995 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00910

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... system tat will provide clients with dial-up access for initiating transactions and printing reports.

Credit reports are used for new buyers or for buyers for whom the corporation has not processed orders for a period of time. In the past the factor used a paper-based **credit report** system which required the maintenance of a large paper-filing system where the reports were...

...and deliver the reports. When the credit manager needed a report, he or she would **send** an electronic note to a file room. An associate in the file room would call into the credit bureau on a personal computer, **download** the report, print it out and bring it to the manager. This process typically took...

...least two to three hours or even longer during a particularly busy period.

The automated **credit reporting** system was developed when the factor recognized the need to provide electronic access to the credit bureau over the network and to store the files in electronic format.

Downloading reports in packet format is considerably less expensive than **text format** because only the data which is actually needed is **downloaded**. Ordering reports in packet format also makes it possible to integrate them into a database...

...may be included in the electronic folder includes "feeds" from other systems such as accounts **receivable** information, banking references, unlimited comments, filing status, performance data, trade group information, etc. The electronic...

...including demographic data, financials, bank references and internal and external data.

The data from the **credit report** is automatically entered into the company's proprietary credit analysis model, thus eliminating the time...

...might be paid 30 days after the goods are shipped. Providing instantaneous access to the **credit reports** has also reduced manpower by eliminating, through attrition, positions needed to access and deliver new ...

...needed to store the paper files was converted to more productive use.

Providing access to **credit reports** over the factor's network has also made it possible to place credit managers closer...

7/3,K/13 (Item 1 from file: 553)
DIALOG(R)File 553:Wilson Bus. Abs. FullText
(c) 2005 The HW Wilson Co. All rts. reserv.

04055512 H.W. WILSON RECORD NUMBER: BWBA99055512 (USE FORMAT 7 FOR FULLTEXT)

Know what a tangled Web we weave: how the intimate apparel market can best utilize the information highway.

Braverman, Andrea

Body Fashions--Intimate Apparel v. 29 no7 (July 1999) p. 14-15

LANGUAGE: English

WORD COUNT: 2864

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... how a web site can protect its own identity, rather than securing their customer's **credit information**.

According to Barrett there is also a murky aspect of piracy attached to companies that misuse "meta **tags**," which are a way of putting keywords out around your site in order for a...

...competitor's web addresses turns up, something fishy is going on. "In that case, you **send** them a cease and desist--telling them that they are using your name illegally. The...

7/3,K/14 (Item 2 from file: 553)
DIALOG(R)File 553:Wilson Bus. Abs. FullText
(c) 2005 The HW Wilson Co. All rts. reserv.

04015645 H.W. WILSON RECORD NUMBER: BWBA99015645 (USE FORMAT 7 FOR

FULLTEXT)

Privately-held company directories.

Ojala, Marydee

Online (Weston, Conn.) v. 23 no2 (Mar./Apr. 1999) p. 81-2+

LANGUAGE: English

WORD COUNT: 2677

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... shop, even a company with only a handful of employees, bases its validity, credibility, and **credit worthiness** on its owner. Wary researchers will not restrict search parameters to company names, but will ...

...an expanded version available at the Web site (<http://www.onlineinc.com/database/DB1998/lavin6.html>). Lavin's discussion is confined to the Dialog versions of the databases. They are available...

7/3,K/15 (Item 3 from file: 553)

DIALOG(R)File 553:Wilson Bus. Abs. FullText

(c) 2005 The HW Wilson Co. All rts. reserv.

03562239 H.W. WILSON RECORD NUMBER: BWBA97062239 (USE FORMAT 7 FOR FULLTEXT)

Integrating legacy systems with intranets.

Telleen, Steve

Meltzer, Bart

Business Communications Review (Bus Commun Rev) v. 27 (July '97) p. 35-8

LANGUAGE: English

WORD COUNT: 3399

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... form, the process lets a user come to the website, fill out a form with **credit information**, submit the form and **receive** information about acceptance or denial of the credit line.

In the web-enabled system, the...

...request (either a GET or POST), parse and package the data into a message and **send** the message back to the legacy workflow system, formatted to match the legacy system's...

...level to offer, or whether to extend credit at all based on the submitted information, **credit history** and current credit load. The legacy application generates its standard output, which is post-processed into an **HTML** screen and sent back to the application running on the web server. which then delivers the **HTML** content to the user's browser.

In the web-based system, the application on the...

...are complete, the application on the web server applies the business rules to the data **received**, merges the appropriate **HTML** template with the data, then displays the page to the user's browser via the...

7/3,K/16 (Item 4 from file: 553)

DIALOG(R)File 553:Wilson Bus. Abs. FullText
(c) 2005 The HW Wilson Co. All rts. reserv.

03540382 H.W. WILSON RECORD NUMBER: BWBA97040382 (USE FORMAT 7 FOR FULLTEXT)

What's in that data warehouse?.

Phillips, John T

Records Management Quarterly (Rec Manage Q) v. 31 (Apr. '97) p. 54-6

LANGUAGE: English

WORD COUNT: 2809

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... the company doing business with electronic records. This is increasingly true when the data is **transmitted** across large distance using computer networks. "Privacy protection and liability standards are probably the best...

...a data warehouse, if the information is not adequately indexed and categorized with good metadata **tags** from the beginning. A good way to do this is to incorporate records managers into...

7/3,K/17 (Item 5 from file: 553)

DIALOG(R)File 553:Wilson Bus. Abs. FullText
(c) 2005 The HW Wilson Co. All rts. reserv.

03524675 H.W. WILSON RECORD NUMBER: BWBA97024675 (USE FORMAT 7 FOR FULLTEXT)

Enhancing credit operations with the Internet.

AUGMENTED TITLE: cover story

Steve, Bob

Business Credit v. 99 (Jan. 1997) p. 47-51

LANGUAGE: English

WORD COUNT: 4784

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... Internet employment database sites created in gopherspace before the present version on the Web

Graydon **Credit Reports** - <http://sys1.tpusa.com/nfosrc/graydon> - access international trade **credit reporting** resources

Credit management forums and newsgroups - access the official NACM credit forum on the national...

...creditor. **html**

<http://www.law.cornell.edu/topics/bankruptcy.html> - a useful reference for credit professionals

Ready to look for more? Here's one...

7/3,K/18 (Item 6 from file: 553)

DIALOG(R)File 553:Wilson Bus. Abs. FullText
(c) 2005 The HW Wilson Co. All rts. reserv.

03524671 H.W. WILSON RECORD NUMBER: BWBA97024671 (USE FORMAT 7 FOR

FULLTEXT)

Windows-based on-line credit interchange: the future is now.

Finnessy, John C

Business Credit (Bus Credit) v. 99 (Jan. '97) p. 24-6+

LANGUAGE: English

WORD COUNT: 2878

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... 2) Financial: Comprised of Billing and in-house Collection information.

3) Flash: Comprised of Flash **Input Form** (to generate the **input form** for mail/fax/on-line users); Flash Entry (to review on-line input for legality...

...Experience/Flash/Request for Names History.

7) Single: Used to search the database for individual **credit reports** and autofax them to non on-line members. Also used to set up Special Inquiry Lists for group members needing updated **credit information**.

8) Windows: As with any Windows application, there are a variety of features to streamline...

7/3,K/19 (Item 7 from file: 553)

DIALOG(R)File 553:Wilson Bus. Abs. FullText

(c) 2005 The HW Wilson Co. All rts. reserv.

03326689 H.W. WILSON RECORD NUMBER: BWBA96076689 (USE FORMAT 7 FOR FULLTEXT)

The on-line sleuth: here's how to find electronic competitive intelligence.

Greco, Susan

Inc. v. 18 (Oct. 1996) p. 88-9

LANGUAGE: English

WORD COUNT: 1000

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... keyword: Hoover) but otherwise costs \$9.95 a month. However, Hoover's Online lets anyone **download** free half-page profiles of 10,000 (mostly public) companies.

For official filings from public...

...report is free. Dun & Bradstreet's Online Access

(<http://www.dbisna.com/dbis/product/secure.html>) provides short reports on 10 million U.S. companies, many of them privately held--but no credit ratings. (D&B subscribers can get full **credit reports** on-line for around \$30.)

Real-time research. Getting news about small private competitors can ...

7/3,K/20 (Item 8 from file: 553)

DIALOG(R)File 553:Wilson Bus. Abs. FullText

(c) 2005 The HW Wilson Co. All rts. reserv.

03312188 H.W. WILSON RECORD NUMBER: BWBA96062188 (USE FORMAT 7 FOR FULLTEXT)

Electronic delivery of financial information.

Becker, Joanne Mays

Government Finance Review (Gov Finance Rev) v. 12 (June '96) p. 23-5

LANGUAGE: English

WORD COUNT: 2804

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... of which there are a combined total of nine, as of mid-April 1996--will **receive** and distribute the disclosure information. The three SIDs are in the states of Texas, Idaho...

...Securities Information Library (MSIL) products--official statements, advance refunding documents, and continuing disclosure information--and **receive** the bulk of their collections of official statements and material events notices accordingly. (An article...

...products and methods of distribution. The smorgasbord now includes databases of official statements, financial statements, **credit reports**, material events notices, news, and other information. Access is provided either through leased lines, broadcast...

...library of preliminary and final official statements, in image form, can be immediately--although slowly-- **downloaded** via the Internet at a cost of approximately \$25 plus the expense of Internet access...

...Word or WordPerfect, is instructed to mark or include these formatting tools or sets of **tags**. Thus, a document composed in Word cannot be read or understood in Word Perfect without...an image or picture, data appearing on a page cannot be extracted and, for example, **downloaded** to a spreadsheet or database. In order for a computer to be able to read...

7/3,K/21 (Item 9 from file: 553)

DIALOG(R)File 553:Wilson Bus. Abs. FullText

(c) 2005 The HW Wilson Co. All rts. reserv.

03082454 H.W. WILSON RECORD NUMBER: BWBA95082454 (USE FORMAT 7 FOR FULLTEXT)

EyeQ: the next generation of search software.

Bates, Mary Ellen

Online (Weston, Conn.) v. 19 (Nov./Dec. 1995) p. 48-53

LANGUAGE: English

WORD COUNT: 3948

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

... predictable pricing scheme, and the ability to download documents in either ASCII text or Rich- **Text Format**. The entire process of selecting information sources, specifying search terms, reviewing retrieved documents, and displaying...

7/3,K/22 (Item 1 from file: 647)

DIALOG(R)File 647:CMP Computer Fulltext

(c) 2005 CMP Media, LLC. All rts. reserv.

01204972 CMP ACCESSION NUMBER: INW19991115S0021
**Tools Of The Global Web-Trade - Software Helps With Language, Currency,
Tax And Other Nuances**
Christine Hudgins
INTERNETWEEK, 1999, n 789, PG18
PUBLICATION DATE: 991115
JOURNAL CODE: INW LANGUAGE: English
RECORD TYPE: Fulltext
SECTION HEADING: News & Analysis
WORD COUNT: 1380

... and under.

ECharge offers a similar micropayment service for soft goods-those that are electronically **downloadable** or service-related-with billing through phone companies. Next year, it will launch a service for hard goods with price **tags** exceeding traditional micropayment caps of \$10 to \$20. Under that system, eCharge and others will...

...customers seeking online eCharge accounts. ECharge will also offer pre-payment accounts (filled via bank **transfer**) for students and others who would like to buy online but don't have a qualifying **credit history**

The service will be launched initially in the United States and extended to six countries...

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01204249 CMP ACCESSION NUMBER: IWK19991108S0047
**IT Executives Praise XML And Pine For A Standard - But Some Experts Say
Only Industry-Specific Specs Will Do**
Charles Waltner
INFORMATIONWEEK, 1999, n 760, PG95
PUBLICATION DATE: 991108
JOURNAL CODE: IWK LANGUAGE: English
RECORD TYPE: Fulltext
SECTION HEADING: E-Business XML
WORD COUNT: 1316

What he grabbed was an **XML** specification known as FinXML, based on work done in conjunction with the Open Financial Exchange...

...services companies. Astor's not betting that FinXML will become the only way to use **XML** -but it was one Astor knew could work for his company and his partners.

He's not alone. IT executives are realizing that **XML** is more accessible, less expensive, and easier to develop than most intercompany communication technologies, in...
...For example, Dun & Bradstreet's Global Access system provides customers with an easy way to **download** business information, such as **credit**

reports , marketing lists, or purchasing sources, from the company's global network of offices. The use of **XML** technology makes it easier for these companies to access such information and integrate it into their own applications, Astor says:

Still, EDI is a standard; **XML** is not. That's the basic dilemma for most IT managers interested in using **XML** . Though it would be comforting to have one monolithic **XML** standard to reference, that's not possible, industry experts say. The best IT managers can do is to use a version of **XML** most relevant to their data exchange needs.

Laura Walker, executive director of Oasis, an international...

...of product -independent data exchange, says there are thousands of initiatives under way to develop **XML** specifications, and most industries are starting to develop their own **XML** vocabularies and formats. Walker says IT managers in most industries shouldn't expect to see a formalized **XML** specification for a year to 18 months.

Michael Maziarka, a director at consulting firm Cap Ventures, is more blunt. Maziarka says IT managers should never expect a universal **XML**

That's OK, Walker says-IT managers shouldn't fear the proliferation of **XML** specifications. "This is the way it's supposed to be," she says. "It's not a bad thing for groups to develop industry-specific or horizontal application-specific **XML** versions."

Benoit Lheureux, research director at Gartner Group, divides **XML** standards into two categories. The...

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01188796 CMP ACCESSION NUMBER: INW19990405S0062
XML Takes on E-commerce - Originally conceived as a more powerful Web publishing tool, XML is now a driving force behind e-commerce.
James E. Gaskin
INTERNETWEEK, 1999, n 759, PG42
PUBLICATION DATE: 990405
JOURNAL CODE: INW LANGUAGE: English
RECORD TYPE: Fulltext
SECTION HEADING: Trends - Enterprise Apps
WORD COUNT: 1933

... and earlier tags will be replaced by **XML** over the next year and a half.

" **XML** is like an open EDI," White says. The power of **XML** , he explains, is "that people are agreeing to a common technology and common (formats), especially..."

...his own energy industry, along with the financial, chemical and pharmaceutical industries. Companies now use **XML** to send product catalogs to customers and to conduct real business, including exchanging purchase orders, receiving acknowledgements and sending bills.

Other services build on the idea of hiding the **XML** plumbing from customers. Celarix Inc. greases the wheels of supply-chain commerce by acting as...

...transactions instead of using EDI systems in each company.

"We use a series of standardized **XML** DTDs," says Graham Lubie, chief development officer for Celarix, referring to the Document Type Definition...

...they all work together.

Using Enterprise eCommerce software from IPNet Solutions Inc. for transport, Celarix **receives** information from clients, processes that information on its own servers and provides the result to customers of the original company. Celarix converts client data into **XML**, then does the same for its client's trading partners. Neither client nor partner need change their internal systems, yet all benefit from the use of **XML** for data connections. Easily understandable **XML tags** and processes replace the more complex EDI definitions and transactions.

One company racing to join the **XML** fray is Sterling Commerce Inc. with its Gentran electronic-messaging server. Working with Ariba Technologies Inc., Sterling joined more than 40 other companies supporting the Commerce **XML** (cXML) initiative. Dave Wilkinson, director of product architecture for Sterling, says that what's missing in **XML** are real schemas and document-level semantics. The cXML group is one of the first ...

...try to fit the document schema into the data-flow environment, he says.

Internal Interchange

XML is certainly driving e-commerce, but it's also useful as a way to speed interchange between disparate internal databases. One good example is Dun & Bradstreet Inc., which tracks **credit information** on more than 51 million companies. Unfortunately, the databases holding the information vary widely between...

...by acquisition, it inherited at least one of every database hardware and software combination imaginable. **XML**, in its role as universal data interchange format, serves as a master translator between the client, raising costs and slowing implementation. Gwydir standardized on **XML** and webMethods in June of last year, and released version one of Dun & Bradstreet's...

...data packets and the dedicated link for companies to use our data. Customers can now **download** the toolkit one day and go into production the next, thanks to **XML**."

Working Out The Kinks

The **XML** /EDI Group is working to ensure **XML** and EDI fit together smoothly. EDI proponents already built a framework with an element dictionary and messaging format descriptions. **XML** should develop more quickly by taking advantage of that history while avoiding the mistakes of making complicated and expensive systems for conducting business.

According to the **XML** /EDI Group's own Web site, only 2 percent of American businesses have registered for...

...easy-to-use data integration standard for e-commerce.

Most vendors and users in the **XML** space agree that more business-to-business cooperation is necessary to make **XML** an e-commerce success. Specifically, companies in the same markets must agree on content definitions...

...Winston Chung, director of middleware and Web integration for American Management Systems Inc. Although few **XML** applications have shipped, Chung understands why people are excited.

"XML offers simplicity," he says. "Before..."

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01098808 CMP ACCESSION NUMBER: HPC19960801S0076
Sticky credit situation? More help awaits on the Web (Financial
Adviser-Taking care of household business)
Mark Roberti
HOME PC, 1996, n 308, PG130
PUBLICATION DATE: 960801
JOURNAL CODE: HPC LANGUAGE: English
RECORD TYPE: Fulltext
SECTION HEADING: Personal Productivity
WORD COUNT: 255

The Consumer Law Page (<http://www.seamless.com/talf/txt/intro.html>) contains several articles pertaining to **credit - report** repair. Click on Resources and search for "credit" to locate them. The First American Financial Corp.'s Web site (<http://www.firstam.com/faf/>) includes a sample **credit report**, an explanation of the codes you'll find on your report and answers to frequently asked questions. Click on Services Online, then on **Credit Reports**, then on Index.

In addition, dozens of home pages on the Web tout credit-repair...

...to check out the company with the Better Business Bureau (<http://www.bbb.org/index.html>) before you **send** any money.

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01023249 CMP ACCESSION NUMBER: OST19940425S2997
Security Is Project's Sine Qua Non - Silicon Valley Consortium Hopes To Spark An Era Of Internet Commerce
Robert Hertzberg
OPEN SYSTEMS TODAY, 1994, n 148, 8
PUBLICATION DATE: 940425
JOURNAL CODE: OST LANGUAGE: English
RECORD TYPE: Fulltext

SECTION HEADING: News

WORD COUNT: 987

... directory. Starting from the vendors' home pages, the users have been able to click on **hypertext** words to delve deeper into information of special interest to them-for instance, a company...

...made it unsuitable for some of the key functions of any business-the exchange of **credit information** or the **transfer** of money.

To address some of those security problems, Enterprise Integration Technologies has entered into...



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Maintain accuracy

Keeping your credit healthy and up-to-date

The guide to disputing

If inaccurate information appears on your credit report, you have the right under the Fair Credit Reporting Act (FCRA) to dispute the information. [Read more](#)

Credit reporting agency contacts

The correct addresses for mailing letters of dispute to TransUnion, Equifax and Experian. [Read more](#)

Sample dispute letter

Follow this example to write your own letter of dispute. [Read more](#)

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You can now file your dispute online with TransUnion. [Click here](#)

Dispute online with Experian

You can now file your dispute online with Experian. [Click here](#)

AUDREY on maintaining accuracy

Dear Audrey,

What is the best way to remove or correct a mistake on your credit report? [Find out the answer](#)



Not sure how to start? Use these worksheets for step-by-step advice.

[Improving your credit](#)

[Fighting identity theft](#)

[Building a credit history](#)

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The guide to disputing

If inaccurate information appears on your credit report, you have the right under the Fair Credit Reporting Act (FCRA) to dispute the information.

What to do:

Your first step is to correctly identify the inaccurate information on your [credit report](#). Look closely at your personal data, account information and payment history. Review our online [Expiration Guide](#) to see if your negative records are scheduled to be removed.

You should begin the dispute process by contacting the creditor responsible for the inaccuracy. You can find the contact information for each of your creditors at the end of your credit report. Your financial institutions will be able to correct most minor inaccuracies over the phone.

You can also contact a TrueCredit Customer Service Representative to discuss your concerns. Because TrueCredit is not a credit bureau, we cannot correct the inaccuracy for you; however, we are happy to discuss your credit report and answer any questions you may have.

To dispute inaccurate information directly with the credit reporting agencies, you must explain the inaccuracies in writing. You can view a sample letter online [here](#). Include copies of documents that support your position. You should also include a copy of your credit report, and mark the items in question.

In your letter, be sure to include:

- Your full name
- Your complete mailing address
- Your date of birth
- Your Social Security number
- The name and account number of the creditor and item in question (Partial account numbers as listed on your credit report are accepted)
- The reason for your disagreement with the disputed item—be specific
- Your signature

Special tip:

Send your information online or by certified mail and save the receipts. Keep copies of your dispute letter and all enclosures. This information should be filed away to document your communication with your creditors and the credit reporting agencies.

Please note:

This letter doesn't guarantee that the changes will be made on your credit report—it just insures that they will reinvestigate your credit report. If changes are made, you will be contacted by the credit consumer reporting agencies, usually within 30 days.

Not sure how to start? Use these worksheets for step-by-step advice.

[Improving your credit](#)

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Our goal is to maintain complete and accurate information on your TransUnion credit report. If you do not recognize information on your credit report, or believe an item may be inaccurate, you may request us to investigate the data and correct any discrepancies. Only inaccurate information may be removed from your credit report; negative information that is accurate will stay on your credit report as long as governing laws allow.

Dispute online

The security of all sensitive and personal information is one of our highest priorities. Information that you provide to us through this online process is electronically scrambled through Secure Socket Layer (SSL) encryption codes and carefully safeguarded throughout the process.

Information you will need

Please have the following current and accurate information on hand to complete your dispute:

- Full company name of the disputed item (from your credit report)
- Account number of the disputed item (from your credit report)
- Reason for your dispute (such as, it is not your account, you have paid the account, etc.)

Submit your dispute:

[dispute online](#)
[Learn More on Dispute](#)

You may also dispute...

[by Phone](#) or [by Mail](#)

Once you submit your dispute...

- TransUnion will contact the party that provided the information (lender or public record source) and request it to verify the accuracy of the information.
- The party will then inform TransUnion of any changes that should be made to the information.
- TransUnion will mail you an updated copy of your credit report, reflecting the results of the investigation. We will send this to you via U.S. mail, usually within 30 days of receiving your initial request. Mail delivery typically takes 3-5 business days.
- If you are not satisfied with the resolution of the investigation, you may add a [consumer statement](#) to your TransUnion credit report. This is a section of your file where you can provide additional explanation. If you would like, we can even help you write this statement.

Credit Repair Services

If you are tempted to contact a credit repair company for help, use considerable caution. The FTC and a number of state attorneys general have

sued credit repair companies for falsely promising to remove bad information from credit reports. Only inaccurate information may be removed from your credit report; negative information that is accurate (such as a bankruptcy filing or a defaulted loan) will stay on your credit report as long as governing laws allow.

Under Federal law, if you believe any item on your credit report is inaccurate or incomplete, and you notify us, we will re-verify the information at absolutely no cost to you. Please note that we do not accept disputes from third parties unless accompanied by a notarized power of attorney that authorizes a licensed attorney or a family member to represent you, or if the power of attorney is unlimited and irrevocable.



EQUIFAX

Equifax Online Dispute

How To Dispute

Error in Your Equifax Credit Report™



If you find an error in your Equifax Credit Report™ or in any of the products that contain information from your file (e.g. Equifax Credit Report™, Score Power®) you should initiate an investigation with us free of charge using one of the three methods described below.

We will investigate your concerns directly at the source (creditor, collection agency or courthouse), respond to you within 30 days, and mail you the results of the investigation. If you are in the process of applying for a loan, immediately notify your lender of any incorrect information in your file. Your lender will need to reorder your credit file and score once any changes have been made to your information at Equifax.

To initiate an investigation, you will need to have a current copy of your Equifax Credit Report™. If you do not have one, you can purchase one online [here](#) for immediate online access. You can also call 1-800-685-1111 to receive a copy by mail.

Confirmation Numbers

If you purchased your Equifax Credit Report™ via the Internet, your confirmation number is located at the top of your credit report. If you received a copy of the information in your credit file via US Mail, the confirmation number is located at the top of the credit file.

Some consumers may not receive a confirmation number. This is either because your credit file is affiliate-owned or you have purchased your credit report through an Equifax reseller. If your file is affiliate-owned, you live in a part of the country where an affiliate office shares the credit database, but "owns" your credit file. Because that office maintains ownership of your credit file, you must initiate a dispute directly with that office. The phone number to that office is located at the bottom of your Equifax Credit Report™. If, however, you purchased your credit report through an Equifax reseller, you will need to obtain your credit report directly from Equifax to initiate a dispute. For immediate access to your Equifax Credit Report™, [click here](#) to order. You may qualify for a free Equifax Credit Report™. [Click here](#) for details.

Investigation Methods

Online

The most efficient method is to initiate the investigation online right now by entering in your zip code and

clicking the submit button.

5 Digit U.S. Zip Code:



We need this information to determine if we can handle your dispute or if your credit file is managed by one of our affiliate offices. If your credit file is managed by one of our affiliate offices, we will provide you with the office name and phone number so that you may call to begin your investigation.

Next, you will enter your confirmation number, last name, street number and last 4 digits of your social security number.

Then you will submit your dispute. The credit grantor will investigate your dispute and send the results of the investigation to the appropriate office (Equifax or one of our affiliate offices). Your local office will perform the update work and mail you the results of the investigation.

Telephone

A toll free number is listed at the bottom of your on-line Equifax Credit Report™. You must have your ten- digit confirmation number to gain access to the online investigation feature, or to speak with a customer service representative via telephone.

Mail

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